

insurance Worker



Monthly Journal of ALL INDIA INSURANCE EMPLOYEES' ASSOCIATION
Volume 66 • Number 5 • May 2023 • ₹ 10 • Pages 40+4



Can't delete Gandhi's truth



Worldwide Working Class Struggles



MAY DAY 2023
Challenges & Struggles



Admirable Performance of Public Sector Insurance Industry despite all the problems

& Challenges due to policies of push-back to pre-1956 era

.... call for a change of policies





Revolutionary Greetings
TO ALL INSURANCE EMPLOYEES'

ON THE OCCASION OF
MAY DAY 2023

INSURANCE CORPORATION
EMPLOYEES' UNION
SECUNDERABAD DIVISION



REMARKABLE PERFORMANCE *ROAD AHEAD IS CHALLENGING*

The LIC has closed its books for the year 2022-23 with yet another remarkable performance. The information available so far suggest that LIC collected a record first year premium income of Rs.231893.07 crore recording a growth of 16.75%. It garnered Rs.58632.08 crore through Individual business and a record Rs.173261 crore through Group business. It sold 24050015 policies. We will make a detailed analysis of LIC's performance compared to its competitors when the full details are available. However, this remarkable performance has to be seen in the background of the negative publicity relating to its investments in the Adani Group of companies and the budgetary proposals that retard the progress rather than promote the insurance industry.

The Public Sector General Insurance Companies have also recorded a reasonably good performance. The four companies' generated premium of Rs.82895.80 crore compared to last year figure of Rs.75132.62 crore recording a growth of 10.33%.

New India Assurance Company Ltd continues to remain the market leader. The four companies together hold a market share of 38.59%. The performance of the PSGI companies comes amidst uncertainty brought about by the government policy. The earlier decision of merger of three companies was given up to announce that one of company will be fully privatized, has had its impact both on the administration and the morale of the employees. The policy of delay and denial that government had adopted over the wage issue added to the problem. Then the proposal of management consultant on KPI and other employee compensation issue created a huge turmoil and industrial peace has become a casualty. In such uncertain and vitiated atmosphere, the PSGI companies have done well to register a decent growth in its business performance.

A detailed study of the performance of Public Sector Insurance Industry will be made after the companies announce their financial results. In the



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Cover design & Lay-out:
M Ramu, Kriya Prakashana

meantime, let it be clear that given the government policies, the future is bound to be difficult and tough for the public sector.

The IRDAI has been bringing about changes in rules and regulations with great speed. These changes will have far reaching adverse consequences on the public sector insurance industry. There are reports that the government would table a Bill to further amend the Insurance Laws in the Monsoon Session of the Parliament. The AIIEA and Joint Front had already objected to many of these changes. Through these amendments, the government intends to change the minimum capital requirement, commission structure and allow issue of composite licenses. In simple words, the government is taking the insurance sector to the pre 1956 era which would make this sector vulnerable to fraudulent practices endangering the savings of the people. The IRDAI is also planning to crowd the market by announcing that it is likely to issue licenses to nearly twenty more companies both in life and non-life business.

The government and IRDAI have been arguing that these measures are necessary to increase the insurance penetration. The IRDAI has also announced that by 2047, it wants every Indian to hold an insurance policy. But how will the government achieve such a goal?. The government has in the recent budget made it clear that it intends to migrate to a exemption free tax regime. The new tax regime proposed by the Finance Minister offers no incentives for savings. These proposals are totally in opposition to the demands of the industry. The insurance industry has for years, been demanding, for raising limits and introducing a separate tax incentive under 80 (C) to make insurance products attractive. The industry was also demanding for withdrawal of GST on life and health insurance premium. The imposition of GST on life and health premium is not only unjust but also unethical seen in the context that Indian constitution makes the right to dignified life and health a fundamental right. Rather than giving any concession to promote the industry, the government has imposed fresh taxes on high premium policies. Surely, this will have a long term impact on the industry.

The government and IRDAI know fully well that just by making the insurance market crowded with large number of players will not increase the insurance penetration. The size of the life insurance premium would increase only when people have

enough disposal income in their hands. The General Insurance premium can rise when more Indians own assets. A Report by the Economic Advisory Council to the Prime Minister states that those who earn a salary of Rs.25000 or higher, ranks in the top 10% of the wage earners in the country. On top of this, the regular salaried employees are less than 20% of the total work force in the country. In the background of such startling figures, can insurance penetration improve without increasing the purchasing capacity of the people and creation of decent jobs? Despite such levels of economic

एलआईसी ने एक और उल्लेखनीय प्रदर्शन के साथ वर्ष 2022-23 के लिए अपने खातों को बन्द कर दिया है। अब तक उपलब्ध जानकारी बताती है कि एलआईसी ने 16.75 प्रतिशत की वृद्धि दर्ज करते हुए 231893.07 करोड़ रुपये की प्रथम वर्ष की प्रीमियम आय का रिकार्ड बनाया। इसने व्यक्तिगत व्यवसाय के माध्यम से 58632.08 करोड़ रुपये और समूह व्यवसाय के माध्यम से रिकार्ड 173261 करोड़ रुपये जुटाए। इसने पालिसी बेची। पूर्ण विवरण उपलब्ध होने पर हम एलआईसी के प्रतिस्पर्धियों की तुलना में उसके प्रदर्शन का विस्तृत विश्लेषण करेंगे। हालांकि, इस उल्लेखनीय प्रदर्शन को अडानी समूह की कम्पनियों में इसके निवेश से सम्बन्धित नकारात्मक प्रचार और बजटीय प्रस्तावों की पृष्ठभूमि में देखा जाना चाहिए, जो बीमा उद्योग को बढ़ावा देने के बजाय इसकी प्रगति को धीमा कर देते हैं।

सार्वजनिक क्षेत्र की सामान्य बीमा कम्पनियों ने भी काफी अच्छा प्रदर्शन दर्ज किया है। इन चार कम्पनियों ने पिछले वर्ष के आंकड़े 75132.62 करोड़ रुपये की तुलना में 10.33 प्रतिशत की वृद्धि दर्ज करते हुए 82895.80 करोड़ रुपये का प्रीमियम अर्जित किया। न्यू इण्डिया एश्योरेन्स कम्पनी लिमिटेड मार्केट लीडर बनी हुई है। चारों कम्पनियों की कुल बाजार हिस्सेदारी प्रतिशत है। पीएसजीआई कम्पनियों का प्रदर्शन सरकार की नीति के कारण लाई गई अनिश्चितता के बीच आया है। तीन कम्पनियों के विलय के पूर्व में लिये गये निर्णय को यह घोषणा करने के लिए छोड़ दिया गया था कि एक कम्पनी का पूरी तरह से निजीकरण किया जाएगा, इसका प्रभाव प्रशासन और कर्मचारियों के मनोबल दोनों पर पड़ा है। वेतन संशोधन के मुद्दे पर सरकार द्वारा अपनाई गई देरी और इन्कार की नीति ने समस्या को और बढ़ा दिया। तब केपीआई और अन्य कर्मचारी राहत के मुद्दे पर प्रबन्धन सलाहकार के प्रस्ताव ने भारी उथल-पुथल मचा दी और औद्योगिक शान्ति का नुकसान हुआ। ऐसे अनिश्चित और खराब माहौल में, पीएसजीआई कम्पनियों ने अपने व्यवसायिक प्रदर्शन में अच्छी वृद्धि दर्ज करके अच्छा काम किया है।

सार्वजनिक क्षेत्र के बीमा उद्योग के प्रदर्शन का एक विस्तृत अध्ययन कम्पनियों द्वारा अपने वित्तीय परिणामों की घोषणा करने के बाद किया जाएगा। इस बीच, यह स्पष्ट कर दें कि सरकार की नीतियों को देखते हुए सार्वजनिक क्षेत्र

deprivations and marginalization, it is astonishing that the life insurance penetration in India is much higher than US, Canada, Germany, Spain and many other developed countries and the General Insurance penetration has been slowly on the rise.

The government policy and the changes in rules and regulations proposed by IRDAI would benefit the private sector at the cost of public sector. The IRDAI rules on commission will now legalise the illegal incentives the private sector was doling out to their business channels. The Public Sector Insurance Industry despite all the problems has

done admirably well. It must take into account the regulatory changes to meet the coming challenges in the market. The LIC and the managements of PSGI Companies should know that these challenges cannot be met without the support and allegiance of the workforce both in the administration and in the field. It is the responsibility of the managements to take effective steps to harness the love and attachment of the workforce towards these public institutions to successfully meet challenges of the present times.

उल्लेखनीय प्रदर्शन- चुनौतीपूर्ण आगे की राह

के लिए भविष्य निर्मम और मुश्किल होना तय है।

आईआरडीएआई नियमों और विनियमों में बड़ी तेजी के साथ बदलाव लाता रहा है। इन परिवर्तनों के सार्वजनिक क्षेत्र के बीमा उद्योग पर दूरगामी प्रतिकूल परिणाम होंगे। ऐसी खबरें हैं कि सरकार संसद के मानसून सत्र में बीमा कानूनों में और संशोधन के लिए एक विधेयक पेश करेगी। एआईआईईईए और ज्वॉइंट फ्रंट ने इनमें से कई बदलावों पर पहले ही आपत्ति जताई थी। इन संशोधनों के माध्यम से सरकार, न्यूनतम पूंजी आवश्यकता, कमीशन संरचना को बदलने और समग्र लाइसेंस जारी करने की अनुमति देना चाहती है। सरल शब्दों में, सरकार बीमा क्षेत्र को 1956 से पहले के युग में ले जा रही है जो इस क्षेत्र को लोगों की बचत को खतरे में डालने वाली धोखाधड़ी प्रथाओं के प्रति संवेदनशील बना देगा। आईआरडीएआई इस तरह की घोषणा करके कि वह लाइफ और नॉन-लाइफ बिजनेस दोनों में लगभग बीस और कम्पनियों को लाइसेंस देने वाला है, बाजार को भर देने की भी योजना बना रहा है।

सरकार और आईआरडीएआई तर्क देते रहे हैं कि बीमा पैठ बढ़ाने के लिए ये उपाय आवश्यक हैं। आईआरडीएआई ने यह भी घोषणा की है कि वह चाहता है कि 2047 तक हर भारतीय के पास एक बीमा पॉलिसी हो। लेकिन सरकार ऐसे लक्ष्य को कैसे प्राप्त करेगी? सरकार ने हाल के बजट में यह स्पष्ट कर दिया है कि वह छूट मुक्त कर व्यवस्था की तरफ जाने का इरादा रखती है। वित्त मंत्री द्वारा प्रस्तावित नई कर व्यवस्था बचत के लिए कोई प्रोत्साहन प्रदान नहीं करती है। ये प्रस्ताव पूरी तरह से उद्योग की मांगों के विरोध में हैं। बीमा उद्योग वर्षों से बीमा उत्पादों को आकर्षक बनाने के लिए 80 (सी) के अन्तर्गत सीमा बढ़ाने और एक अलग कर प्रोत्साहन शुरू करने की मांग कर रहा है। उद्योग जीवन और स्वास्थ्य बीमा प्रीमियम पर जीएसटी को वापस लेने की भी मांग कर रहा था। जीवन और स्वास्थ्य प्रीमियम पर जीएसटी लगाना न केवल अन्यायपूर्ण है बल्कि अनैतिक भी है जिसे भारतीय संविधान में गरिमापूर्ण जीवन और स्वास्थ्य के अधिकार को मौलिक अधिकार बनाने के संदर्भ में देखा जाता है। उद्योग को बढ़ावा देने के लिए कोई रियायत देने के बजाय सरकार ने उच्च प्रीमियम वाली पॉलिसियों पर नए कर लगा दिए हैं। निश्चित रूप से, इसका उद्योग पर दीर्घकालिक

प्रभाव पड़ेगा।

सरकार और आईआरडीएआई अच्छी तरह से जानते हैं कि सिर्फ बीमा बाजार को बड़ी संख्या में खिलाड़ियों से भर देने से बीमा पैठ नहीं बढ़ेगी। जीवन बीमा प्रीमियम का आकार तभी बढ़ेगा जब लोगों के हाथों में इस हेतु पर्याप्त आय बचेगी। सामान्य बीमा प्रीमियम तब बढ़ सकता है जब ज्यादा से ज्यादा भारतीय सम्पत्ति के मालिक हों। प्रधानमंत्री की आर्थिक सलाहकार परिषद की एक रिपोर्ट में कहा गया है कि जो लोग 25000 रुपये या उससे अधिक का वेतन कमाते हैं, वे देश में शीर्ष 10 प्रतिशत वेतन पाने वालों में शुमार हैं। इसके ऊपर, नियमित वेतनभोगी कर्मचारी देश में कुल कार्यबल के 20 प्रतिशत से भी कम हैं। ऐसे चैंका देने वाले आंकड़ों की पृष्ठभूमि में, क्या लोगों की क्रय क्षमता को बढ़ाए बिना और अच्छी नौकरियों का सृजन किए बिना बीमा पैठ में सुधार किया जा सकता है? इस स्तर के आर्थिक अभाव और पिछड़ेपन के बावजूद, यह आश्चर्यजनक है कि भारत में जीवन बीमा की पैठ अमेरिका, कनाडा, जर्मनी, स्पेन और कई अन्य विकसित देशों की तुलना में बहुत अधिक है और सामान्य बीमा की पहुंच धीरे-धीरे बढ़ रही है।

सरकार की नीति और आईआरडीएआई द्वारा प्रस्तावित नियमों और विनियमों में बदलाव से सार्वजनिक क्षेत्र की कीमत पर निजी क्षेत्र को लाभ होगा। कमीशन पर आईआरडीएआई के नियम अब उन अवैध प्रोत्साहनों को वैध कर देंगे जो निजी क्षेत्र अपने व्यावसायिक चैनलों को दे रहे थे। सार्वजनिक क्षेत्र के बीमा उद्योग ने सभी समस्याओं के बावजूद सराहनीय कार्य किया है। बाजार में आने वाली चुनौतियों का सामना करने के लिए इसे विनियामक परिवर्तनों को ध्यान में रखना चाहिए। एलआईसी और पीएसजीआई कम्पनियों के प्रबन्धन को पता होना चाहिए कि प्रशासन और विपणन दोनों क्षेत्रों में कार्यबल के समर्थन और निष्ठा के बिना इन चुनौतियों का सामना नहीं किया जा सकता है। वर्तमान समय की चुनौतियों का सफलतापूर्वक सामना करने के लिए इन सार्वजनिक संस्थानों के प्रति कर्मचारियों के प्यार और लगाव को बढ़ाने के लिए प्रभावी कदम उठाना प्रबन्धन की जिम्मेदारी है।

LIC GROUP MEDICLAIM POLICY renewed for 2023-24 Some Salient Features

LIC has renewed the Group Mediclaim Policy for 2023-24 with New India Assurance Co Ltd. Some of the major demands of AIEA relating to improvements in Mediclaim have been considered. We give herein below some of the major changes/improvements in the Policy.

- ▶ The Compulsory Family Floater Sum Insured and corresponding benefit category has been revised. Now there will be only two categories instead of the earlier three. Category-I caters to all employees with Basic Pay Rs.96,140/- and above with a coverage of Rs. 15 lacs. Category-II caters to all other employees with Basic Pay upto Rs.96,139/- with a coverage of Rs. 10 lacs. As you are aware the earlier compulsory Floater SI used to be Rs. 5 lacs ; Rs. 6 lacs and Rs.10 lacs depending upon the Basic Pay of the employee.
 - ▶ You are aware that AIEA has been demanding to raise the compulsory Floater Sum Insured substantially in all categories apart from other improvements in the scheme. With this substantial improvement the long standing demand of AIEA is achieved.
 - ▶ We observe that the increase in premium applicable for Primary Member is a uniform 5.8% for all categories of Floater Sum Insured and for all age band Members. The percentage rise in premium for Secondary Member is around 19.6% for all categories of Sum Insured
- in the age band of 0-35 years while for age band 36-45 years it is 14.8%. For other age band Members for all values of Sum Insured, the rise is uniformly 5.8%. This nominal rise could be due to claim experience ratio.
 - ▶ There has been some improvements in the Room Rent limit. While the room rent limit continues to remain at Rs.7500/- per day for A-Class Cities for SI upto 30 lacs, we reliably learn that Three Cities viz., Howrah, Kanpur and Patna have been upgraded to this category for room rent charges. Similarly, three cities viz., Gorakhpur, Ranchi and Guntur have been upgraded to category-B for room rent charges @ 1.5% of SI or max. of Rs.6000/- These limits of room rent are exclusive of GST.
 - ▶ There have been some improvements relating to diagnostics tests also. While the MRI charges used to be Rs.8500/- for each insured, now the same has been revised to Rs.8500/- OR Contrast MRI charges @Rs.12,000/- for each insured. Similarly, the CT scan charges have been revised from Rs.6,500/- for each insured to Rs.6500/- OR contrast CT Scan /Angio CT @ Rs.9000/- for each insured.
 - ▶ As per the renewed policy, GST @ 18% on premium will have to be paid by the insured. However, GST on subsidy on premium shall be borne by the Corporation.

AIEA demands LIC to continue existing practice relating to GST on Mediclaim Premium

The AIEA has written to LIC Chairperson (Incharge) expressing happiness that one of our major demand for increase in basic sum assured has been conceded. The AIEA had raised many more genuine issues relating to Mediclaim and had asked for resolution of the same.

But the happiness of the increase in basic sum insured brings no real relief to the employees and the pensioners. Despite this increase in the basic sum insured, the amount of premium contribution of the insured increases. This is

because of the decision to make the insured pay the GST on their share of premium. This is a policy change which is different from the understanding between LIC and the Unions on this issue. The LIC has been bearing the entire cost of GST upto now.

The AIEA has requested the Chairperson (Incharge) to reconsider the decision and continue with the earlier practice of the Corporation bearing the GST.

LIC makes some Modifications in LTC Scheme

Central Office issued a circular dated 17.4.2023 effecting some modifications in LTC Rules

Some of the new changes applicable to Class-3 & 4 employees are given below:

- Earlier eligibility class of travel was decided as per Basic Pay. Now this Basic pay linkage is removed and all Class-3 & 4 employees can now travel in Mail /Express trains by 2nd AC class. In all other trains, they can travel by 3-Tier AC / AC Chair Car (except luxury tourist trains)
- Earlier travel by taxi was allowed with certain conditions and the fare was limited to eligible class train fare. Now the amount allowed for travel by taxi is 1.5 times of train base fare by entitled class i.e., AC 2-tier in Mail / Express train. But this is allowed for a maximum distance of 2250 KMs. For the balance 2250 KMs of the eligible distance of

4500KMs (per 2=Yr Block), the eligible amount will be train base fare by entitled class i.e, AC 2-tier in Mail /Express train.

- Local transportation charges are now limited to 10% within the total admissible expenses
- Earlier advance for LTC was 80% of the tickets booked (within the eligibility fare). Now advance will be allowed upto full cost of the tickets within the permissible limits of reimbursement of LTC on production of tickets irrespective of period of advance booking.
- The above changes are applicable to Retirees also who would avail last LTC within a period of One Year from the date of superannuation.
- These changes are effective from outward LTC journeys commenced on or after 17.4.2023 i.e, the date of the circular issued.

Ongoing KPI and Restructuring in PSGICs and GIC Re

Standing Committee (AIIEA) writes to GIPSA Chairperson on 18/4/2023

“This is further to the discussions during the meeting called by GIPSA at OSTC Faridabad on 12 April 2023. We also invite your kind attention to our earlier communications and submissions to keep the KPI & Restructuring roll out in GIPSA Member Companies in abeyance and address the various issues raised by us and JFTU_PSGIC Constituents.

We have categorically demanded that the Pilot Project must be run at least for one year to evaluate the viability, results and adoptability across the Companies. During the aforesaid meeting dated 12 April 2023 at OSTC, we were assured that our demand for running Pilot Project for at least one year shall be placed before the authorities in DFS.

We also wish to place on record that the issue of Performance Linked Wages has been repeatedly rejected by us as it is unpractical and unjustified in our industry. We have already given our logics and concerns in support of our stand. Also such a concept is absolutely non-existent in any Government Department or PSU.

We also reiterate our Demand for Merger of PSGICs as per the Budget Proposal 2018. This is the most appropriate solution to address the challenges and threats faced by PSGICs. This will also ensure availability of insurance services across

the country including remote and rural places and provide business synergy without undue internal competition within PSGICs.

We also reiterate our demand for early decision for improvement of Family Pension @30% and Employers' contribution to NPS @14%. We request you to initiate discussions on Wage Revision in PSGICs / GIC Re which is due from 01st August 2022.

We wish to place on record that instead of resolving these issues, GIPSA and Managements of Member Companies have arbitrarily rolled out KPI and restructuring across the Companies from 17th April 2023. We strongly object to such move of the Management.

We once again request you keep the hasty roll out of KPI and restructuring initiatives on hold. We reiterate our demand for running of Pilot Project for at least one year in offices where it had been launched in February 2023, followed by information sharing and meaningful discussions with Trade Unions and Associations. In case our Managements continue with the roll out arbitrary without addressing our concerns as above, we shall have no choice but to escalate the IR action further for which our Managements only are to blame.”

Fixation in Stagnation Stage on Promotion in General Insurance AIIEA WRITES TO GIPSA CHAIRPERSON ON 10/4/2023

This refers to National Insurance Circular dated 30th March, 2023 on the above.

We welcome the amendments in rules on promotional fixation and allowing "stagnation" to "stagnation" stage fixation like it is done in other stages. It has been demanded by AIIEA since 2007, when anomalies crept into the stagnation stage promotional fitment from Assistant Cadre to Senior assistant Cadre. However, the effective date of these amendments has been mentioned as 01.04.2023 which makes almost all employees promoted in the cadre of Senior Assistant ineligible for any benefit arising out of the said changes.

You might be aware that GIPSA assured us of rectifying the discrepancy with wage revision effective from 01.08.2017. However the same was left untouched in wage revision notification issued in October, 2022 despite our raising the issue during wage talks held on 04.08.2022, followed by a written note to GIPSA. Obviously therefore, this being a residual issue of last settled wage revision, the effective date of the amendment should have been 01.08.2017. you will observe that now hardly any employee reach 6th or 7th stagnation to get promoted as Sr. Assistant as they get promoted within 4-5 years. Thus, this amendment becomes infructuous for them.

Besides, in any rule governed by principles of natural justice, there is absolutely no room for either discrimination or privilege. We give below

two cases for your kind reference where a senior employee is discriminated and a junior employee stands privileged:

Employee "A" was drawing 5th stagnation increment (48130) when he got promoted as Senior Assistant in August 2021 and his 6th stagnation increment (49740) was due in the month of November 2021. He opted for immediate fixation (led by the then retrograde rule) because he would have been fixed in the same basic only ie. 50140 (ceiling of Senior Assistant scales) had he opted for fixation after receiving 6th stagnation. Now, he is waiting for the first stagnation increment which is due to him in August 2024.

Employee "B" who is junior to "A" by three years is due for promotion this year and his basic is 49740 and he will be fixed in the first stagnation of Sr. Asst. i.e. 51750 (old Basic), 80350 (new basic) as per the latest circular.

You will please appreciate that this is against the principles of natural justice. It is our earnest demand that senior employees who were demanding this as eligible ones for the last few years and some who had retired in the Assistant scales of pay despite designated as Senior Assistant upon promotion too should be given the benefits effective 1.8.2017 or the actual date of eligibility, whichever is later. You may please note that when similar Circular rectifying the discrepancy partially was issued in 2011, the effective date was fixed from 01.08.2007."

REVIEW PETITION OF CGIT JUDGEMENT DISMISSED

The AIIEA had filed a Review of the judgement delivered on April 22, 2022 on the CGIT issue delivered by a Three Judge Bench headed by Justice Y.V.Chadrachud. We had argued that invoking Article 142 in this case to deny the benefit of absorption from the earlier judgment was not fair. There was no challenge to the Judgment earlier delivered by the bench headed by Justice V.Gopala Gowda. In fact LIC's review petition and curative petition on this judgement were both dismissed by the Hon"ble Court. The issue came to Supreme Court again in the form of a contempt petition against LIC for the

non-implementation of the Order of the Court. Unfortunately rather than dealing with the contempt issue, the Supreme Court reopened a settled case to deny the benefit of the main judgment by using its extraordinary powers under Article 142 of the Constitution.

The review petitions came up for consideration of the Supreme Court through circulation on 15th April 2023. The Bench of Chief Justice Y.V.Chandrachud, Justice Surya Kant and Justice Vikram Nath unfortunately dismissed the review petition



Mazdoor Kisan Sangharsh Rally on 5th April at New Delhi A Resounding Success

The Mazdoor Kisan Sangharsh Rally at New Delhi on 5th April 2023 was a resounding success. Around one lakh workers, peasants and agricultural workers under the banner of the CITU, AIKS and AIAWU participated in the protest march and public meeting at New Delhi's historic Ramlila Ground. Apart from 12 sectoral federations affiliated to the CITU, employees' organisations from insurance, banks, central and state governments, BSNL etc participated in the Sangharsh Rally in a big way.

Around 550 members of the AIEA from places like Shimla, Jaipur, Raipur, Rohtak, Bilaspur, Allahabad, Kanpur, Meerut, Aligarh, Sahdol, Kolkata, Rajahmundry, Jalpaiguri, Satna, Jabalpur, Rajkot, Bhopal, Indore, Gwalior, Vishakhapatnam, Hyderabad, Machhliapatnam, Vijaywada and Delhi enthusiastically participated in the rally. A large number of insurance pensioners also took part in the rally braving the blistering heat. The Ramlila ground looked like a veritable sea of red because of the huge gathering.

The Mazdoor Kisan Sangharsh Rally was a remarkable display of unity demanding a better and dignified life for the workers and peasantry, putting an end to the mindless privatisation of India's public sector undertakings, scrapping of the NPS and its replacement with the OPS and a host of issues related to the country and its people. The

rally was unique in the sense that people from all walks of life- irrespective of caste, creed, religion and region- rubbed shoulders with one another at a time when the ruling class was trying desperately to disrupt this unity of the toiling people. Participation of a large number of women from the nooks and corners of the country was a distinguishing feature of this rally. Another important aspect of the rally was that a group of around 300 eminent citizens and intellectuals including Prof. Irfan Habib, Prof. Sumit Sarkar, Prof. Utsa Pattnaik, N. Ram, P. Sainath, Naseeruddin Shah, Ratna Pathak Shah, Anand Patwardhan, Saeed Mirza, Prof. Jayati Ghosh, Prof. C.P. Chandrasekhar had released a statement a day before the rally calling for people to join the mega rally.

The rally was addressed by Com. Hemlata and Com. Tapan Sen (from CITU), Com. Ashok Dhawale and Com. Vijoo Krishnan (from AIKS), Com. A. Vijayaraghavan and Com. B. Venkat (from AIAWU) and leadership of the fraternal organisations.

Eminent economist and Chairman of the Preparatory Committee, Prof. Prabhat Pattnaik, addressed the rally and said that condition of the working people has deteriorated to an unprecedented level due to the notorious economic onslaught unleashed by the current government. He said that declining wages, rising prices of essential commodities, raging unemployment, falling returns for farm produce, low agricultural wages and floundering welfare schemes are pushing marginal





families into severe poverty. He was critical that basic entitlements like education and health are being increasingly privatised pushing them beyond the reach of the common people. Prof. Pattnaik was particularly critical over the government's stubborn refusal to address the crisis engulfing almost all sections of the people. He said that in order to divert the attention of the people from the disastrous policies, the ruling party has unleashed a toxic hate campaign threatening our basic social fabric. He exuded confidence that the Mazdoor Kisan Sangharsh rally will further advance the people's resistance and give notice to the government that its anti-people policies will no longer be tolerated.

Almost all the speakers who addressed the rally were unanimous in the understanding that the rally was an indication of the surging anger of the working

people against the disregard of their basic needs while showering benefits on the big corporates.

Com. Shreekant Mishra, General Secretary, addressed the rally on behalf of the AIIEA and said that the coming together of the peasants, workers and employees in one platform is a welcome augury



and would give necessary fillip to working class movement of the country. Describing the attempts of the government to destabilize LIC and PSGI

companies as a part of the overall drive of the government to privatise India's public sector institutions, he assured that insurance employees would continue to play the role expected of them in the developing struggles in defense of public sector, the workers, the people and the nation at large.

The huge gathering in the rally was truly reflective of India's unity in diversity. It was a reaffirmation of our firm belief that while the people may speak different languages, the spirit of the movement was one.



MAY DAY 2023

CHALLENGES & STRUGGLES



Image courtesy: peoplesdispatch.org

Trinath Dora

May Day has become a symbol of the workers' pledge for fight against exploitation. On May Day 2023, we are confident that the working class through united struggles would overcome the present challenges and make further advancement.

May Day 2023 comes amidst newer and greater challenges for the global working class. It is well known how the Haymarket Square episode of Chicago in 1886 developed and how from 1890 onwards as a consequence of the decision of the First International, the first of May became the International Workers Day. May Day has since become a symbol of the workers' pledge for fight against exploitation. In India, exactly 100 years ago, the first May Day was observed in the year 1923 under the leadership of Singaravelu Chettiar in Madras.

The global economic growth has sharply slowed down. There is a universal apprehension of an impending recession. According to the World Bank, global growth is projected to be 1.7 percent in 2023. Growth in advanced economies is projected to slow down to 0.5 percent. US growth is forecast to be 0.5 percent and that of European Union is expected at zero percent in 2023. All other developing economies are projected to grow at 2.7 percent in 2023 from 3.8 percent in 2022. The imminent global economic recession will further worsen the living conditions for the vast majority of world population. Poverty, unemployment and inequality levels are bound to worsen.

The ILO in its World Employment and Social Outlook Report has downgraded the forecast for labour market recovery in 2022 projecting a deficit

in hours worked globally equivalent to 52 million fulltime jobs. Global unemployment is estimated at 207 million in 2022 as against 186 million in 2019. ILO cautions that the overall impact on unemployment is significantly greater than reflected in these figures as many have left the labour force. The global labour force participation rate in 2022 is projected to remain 1.2 percent below that of 2019. Moreover, the service sector, particularly, information technology sector is witnessing large scale layoffs and wage cuts.

The Oxfam report titled, 'Survival of the Richest' published in January 2023 shows that the richest one percent of the world have accumulated nearly twice as much wealth as the rest of the 99 percent of world's population put together over the last two pandemic years. The fortunes of world billionaires are increasing by \$2.7 billion a day even as at least 1.7 billion workers live in countries where inflation is outpacing wages. Consequent cut in real wages is estimated to have wiped out \$337 billion from global wages, the biggest cut in real wages ever.

The Indian economy continues to falter with recessionary conditions intensifying. According to the World Bank, the Indian economy is projected to slow down to 6.6 percent from the earlier projection of 6.9 percent. The IMF has lowered India's growth projections on three occasions in 2022 i.e., from 9 percent to 7.4 percent and 6.8 percent. It has also

REVOLUTIONARY MAY DAY GREETINGS TO ALL READERS OF INSURANCE WORKER

The richest 1% of the world have accumulated nearly twice as much wealth as the rest of the 99% of world's population put together over the last two pandemic years.



projected the growth to further decelerate in 2023-24 to 6.1 percent.

Industrial output sharply contracted during 2022. Though bank credit is reportedly growing, the CMIE reports that this is not being employed for capital expenditure. It seems likely that 2022-23 would be the third fiscal year in which corporates have stayed away from expanding their productive capacities. The main reason for this, apart from contracting global trade, is the lack of domestic demand. This, in turn, is due to the sharp fall in the purchasing power of the people due to growing unemployment and inflation.

India's unemployment rate shot up from 7.5 percent in February 2023 to 7.8 percent in March, the CMIE has shown in a recent analysis. In urban areas, the unemployment rate was 8.4 percent while in rural areas, it was 7.5 percent. The effect of this is compounded by the simultaneous fall in the labour force participation rate which fell from 39.9 percent to 39.8 percent. This led to a fall in the employment rate from 36.9 percent in February to 36.7 percent in March. Employment fell from 409.9 million to 407.6 million, CMIE reported.

The latest annual report of Periodic Labour Force Survey, 2021-22 published by NSSO in January 2023 points to the fact that currently 55.8 percent of persons employed in India are self-employed. The share of self-employed within the workforce has increased from 53.5 percent in 2019-20 while the share of regular wage/salary workers has declined from 22.9 percent in 2019-20 to 21.5 percent in 2021-22. The rise in the share of self-employment and the decline in that of regular workers is a sign of increased vulnerability of the workforce. This is also evident from the fact that the average gross earnings of self-employed have been estimated to

be Rs 12,186 a month during April-June 2022 which is much less than average monthly income of regular salaried workers that is Rs 18,585 during the same reference period. The PLFS report manifests the erosion of workers' rights and the dismal picture of entitlements of social security even within the regular salaried workers. In India as high as 62 percent of the regular salaried workers have no written job contract, 49.2 percent are not eligible for paid leave and 53 percent are not eligible for any social security benefit.

The government and its apologists have been busy in propagating several myths about the job creating potential of this regime through budget 2023-24. One of them is that the Modi government is allocating more funds for capital expenditure which will create jobs. It is well established that the quantum of jobs created per unit of spending is always more if it is on social heads like education and health rather than on capital heads like infrastructure building. Also, under the present regime, capital expenditure has come to involve more imports of foreign machinery. Therefore, capital expenditure will increase imports at the cost of domestic production and creating jobs. Some of the existing schemes that provide some measure of relief from joblessness have had their funds slashed. Funds for MGNREGS were cut by 33 percent from 89,400 crore spent in 2022-23 to 60,000 crores for 2023-24. Besides, funds for National Livelihoods Mission, rural housing scheme, Swachh Bharat Mission, ICDS project and other welfare schemes saw a decline from previous year which means the jobs created under these would be lost.

A neo-liberal regime entails a spontaneous change in the balance of class power against the

PLFS report shows, currently 55.8 % of persons employed in India are self-employed. It also manifests the erosion of workers' rights and the dismal picture of entitlements of social security even within the regular salaried workers.



working class. The increase in unemployment follows from three characteristics of neo-liberalism. One is the withdrawal of state support from petty production and peasant agriculture with a view to opening up this sector to big capital and agribusiness. The second characteristic is the opening up of the economy to freer cross-border flows of goods and services. Since saving on labour is the typical form taken by technological progress under capitalism, this means a rise in the rate of growth of labour productivity and hence a decline in the rate of growth of employment. The third factor that weakens the position of workers is the privatization of public sector units. Workers in public sector units are invariably better organized than those in the private sector units. It is for this reason that France which still has a sizeable public sector continues to witness militant workers' struggles.

It is striking however that despite this weakening, neo-liberalism is witnessing at present an upsurge of workers' militancy. In Britain rail workers have staged the biggest strike seen for decades. Postal workers, nurses, ambulance workers are engaged in strike action. In Germany, port workers, public transport workers, aviation security workers, construction workers and railway workers have been engaged in strikes. A nationwide strike took place in France in January this year with massive worker participation protesting the government's plan to reform the pension system and raise the retirement age. Workers in several EU member countries including Greece, Spain etc. recently struck work primarily asking for better pay and working conditions.

As we celebrate the revolutionary spirit of the May Day, the Indian polity and society are in great turmoil today. India's democracy is being

As we celebrate the centenary of the May Day in India, our polity and society are in great turmoil today. India's democracy is being systematically disassembled and internationally categorized India as an 'electoral autocracy'. The 'secular, socialist republic' mandated by the Indian constitution has for all practical purposes become a corporate, theocratic state.

systematically disassembled. Sweden's V-Dem institute has categorized India as an 'electoral autocracy'. In the nine years of the present regime, the 'secular, socialist republic' mandated by the Indian constitution has almost ceased to exist. India for all practical purposes has become a corporate, theocratic Hindu state. All democratic institutions are under attack today. The mainstream media is now seething with Hindu supremacist fervor. In January this year, the BBC broadcast a two-part documentary called "India: The Modi Question". The film has been banned within no time. Twitter and You Tube were ordered to take down all links to it. On February, BBC offices in Delhi and Mumbai were raided by income tax officials. Almost every NGO that is not completely aligned with the government has been raided and harassed as the Amnesty International's offices and the Oxfam's offices have been. Meanwhile, many of the convicted killers are out on bail or parole. On the 75th anniversary of India's independence, 11 convicts walked out of prison. They had been serving life sentences for gang-raping a 19-year-old Muslim woman, Bilkis Bano, during the 2002 pogrom and murdering 14 members of her family. On the other hand, the activists and police officers who dared to bring truth to the surface are either in prison or facing criminal charges. Indian society is being polarized today like never before.

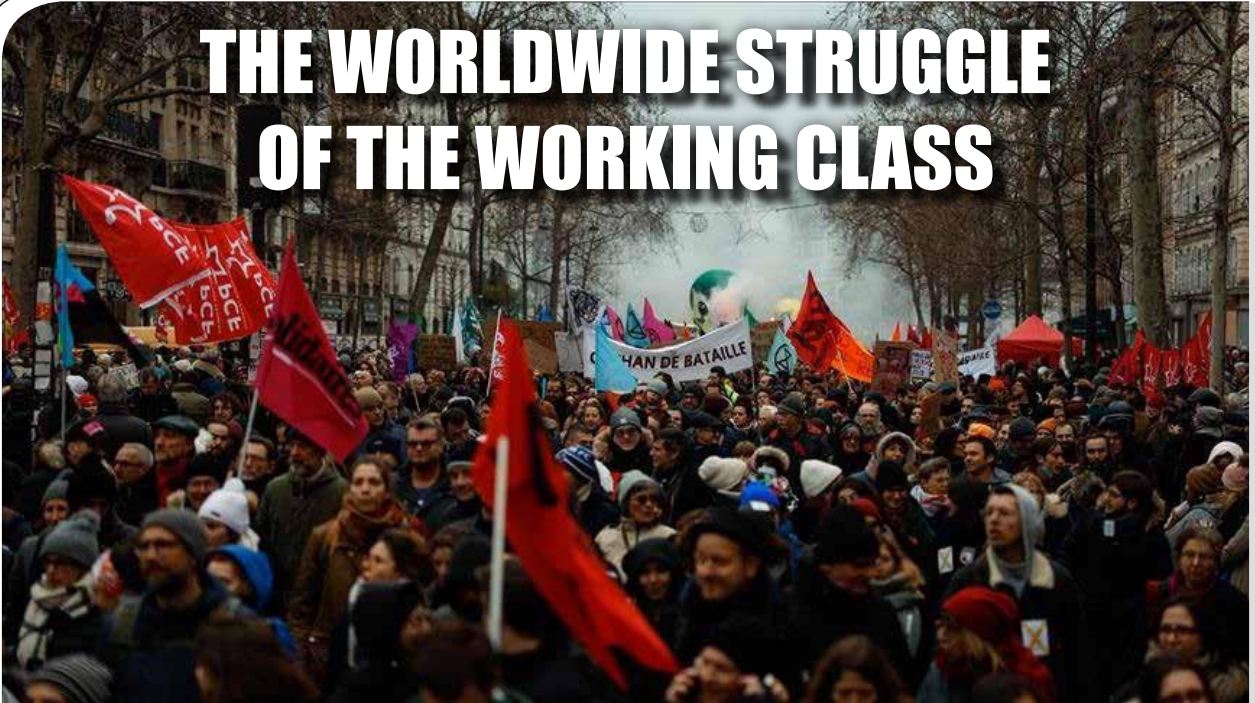
On May Day 2023, we are confident that the working class through united struggles would overcome the present challenges and make further advancement. One should take inspiration from the hugely successful Mazdoor Kisan Sangharsh Rally on 5th April in New Delhi. Let the glorious traditions of May Day continue to inspire the working class in their struggle for an exploitation free society.

(Writer is General Secretary ECZIEA)

Cartoon courtesy: Irfan, Newslick.in



THE WORLDWIDE STRUGGLE OF THE WORKING CLASS



Shreekant Mishra

It is often believed that the working-class movement the world over has become relatively weak under the neoliberal regime. Since capital has become globally mobile under neoliberalism, workers' struggle in one country may force capital to relocate to some other country where there are no struggles. It is argued that this fear of relocation of capital has brought about a sharp reduction in the militancy of working-class struggles. Notwithstanding this, there has been a huge upsurge of workers militancy in recent times especially in the aftermath of the Russia -Ukraine war. Raging inflation fuelled by soaring food and energy prices has destroyed the livelihood of millions of workers everywhere. It is an axiomatic truth that inflation under capitalism is controlled at the expense of the workers. More than inflation, therefore, the inflation control measures hurt the workers particularly badly. In a situation where inflation is caused because of excess demand relative to the supply of goods, this excess demand is usually curbed by cutting down the wages of the workers. If on the other hand inflation is caused by the increase in the cost of inputs, then also money wages of the workers are reduced to keep the labour costs low. It is labour therefore that has to bear the brunt of inflation control measures in a capitalist economy. Since labour suffers the most in a situation

of rising inflation and growing inequality, any slight spark has the capacity to ignite a huge struggle of the workers. It is precisely because of this reason that the recent period has witnessed a spate of working class struggles notwithstanding the tendency of capital to relocate to some country where workers' struggle is muted or altogether absent.

Britain offers the classic example. Inflation at 10.4 per cent is at a 40 year high in Britain. Naturally the real wages and pensions of the working class have suffered severe erosion in view of the huge increase in the cost of living. Britain is currently afflicted by a series of strikes. Thousands of university teachers, doctors and over 400,000 public sector workers marched down Whitehall while Chancellor Jeremy Hunt was standing up to present his Budget speech. Apart from teachers, doctors and public sector workers, thousands of railway workers, London underground drivers, civil servants and criminal barristers are also in struggle. Most of the workers are in protest demanding pay rises and against pension cuts. UK is expected to see more of such strike actions in the future as the National Education Union (NEU) and the University and College Union (UCU) have decided to up the ante.

Workers in France recently launched a series of strikes. These strikes were basically against the rising

Britain is currently afflicted by a series of strikes, mostly in protest demanding pay rises and against pension cuts. Workers in France recently launched a series of strikes, basically against the rising cost of living due to high inflation. Protests have erupted in the US in a big way. Germany witnessed one of the most militant strikes in decades. Similar working-class protests have also taken place in Netherlands, Switzerland, Czech Republic, Hungary, Equador, Argentina, South Africa and many other parts of the world. The Mazdoor Kisan Sangharsh rally in New Delhi on the 5th of April is a pointer to the growing disenchantment of the working class in India with the disastrous neoliberal economic policies.

cost of living due to high inflation. Workers from France's major oil refineries started the struggle. Soon the agitations spread to other sectors of the economy like transport, energy, healthcare, school education, civil services etc. The popularity of French President Emanuel Macron is at an all-time low. Majority of the French people blame him personally for his inability to tame the rising cost of living. The protests have acquired menacing proportions now over the proposed pension reforms. Over 1.28 million workers took to the streets recently in one of the biggest demonstrations in decades. The workers are opposed to the decision of the Macron government to increase the retirement age from 62 to 64 years. The pension system of France is viewed as the cornerstone of the country's model of social protection. All retirees get a government pension in France. The present generation of employees pays a mandatory payroll tax to fund the pension of retirees. This system is hailed as "solidarity between the generations". The French government now argues that the pension system is no more viable because the size of the ageing population is increasing very fast due to improvements in life expectancy. The government feels that by raising retirement age from the current 62 to 64, people can be made to work longer or contribute payroll taxes for a greater number of years to get a full government pension. The people of France as well as the entire opposition are agitated over the fact that

the Macron administration used a special provision in the Constitution to push through the contentious pension reform without holding a vote in the National Assembly. Protests of transport workers, energy workers, dockers, teachers, public sector workers, garbage collection workers and workers from almost all other sectors was so powerful that the French government had to postpone the proposed visit of King Charles at the last minute. Despite these massive protests, President Emmanuel Macron signed his controversial pension reform into law last week and it was notified just before dawn. The entire trade union movement in France and the political opposition have condemned this move as an attempt to smuggle the reforms through in the depth of night and have called for more wide spread protests, especially on May 1; the May Day.

Protests have erupted in the US in a big way. Professors, lecturers and graduate student workers of the Rutgers University went on strike for five days in the first strike action in the 257 year history of New Jersey's flagship university. School workers strike in Los Angeles, nurses' strike in Minnesota, teachers' strike in Seattle and the agitation of railroad workers have sounded warning signals to the Biden administration. There is simmering discontent among workers at the big tech companies in the US over the bloodbath in the jobs market. Soon after Twitter announcing the layoff of nearly 50 percent of the company's workforce, other tech companies followed suit. Facebook's parent company Meta slashed 11,000 jobs, E-commerce giant Amazon fired over 18,000 employees, Google is reported to have fired over 12,000 employees, chipmaker Intel recently announced pay cuts for its executives and managers, Dell Technologies recently eliminated 6,650 jobs, Microsoft announced layoff of 10,000 jobs and Yahoo announced layoff of around 20 per cent of its workforce. While Apple had gained considerable appreciation for sometime for avoiding job cuts, a recent Bloomberg report suggests that Apple is also contemplating some job cuts. These job losses will surely give rise to further protests in the US. The new wave of Black Friday Protests and Strikes in over 30 countries including US, France, Germany, India, Ireland, South Africa and Bangladesh by the "Make Amazon Pay" coalition against the unfair labour practices of Amazon is definitely a new beginning.

Germany witnessed one of the most militant

strikes in decades in March 2023. Two major transport unions went on strike demanding pay hike to offset rising food and energy costs. The strike had a major impact on public transport, airports and ports. Eight major airports including those in Munich, Frankfurt and Hamburg were affected. Long distance railroad services were suspended throughout the country. The strike involved over 400,000 transport workers. Workers in Greece organised huge rallies demanding improved wages and pensions. Similar working-class protests have also taken place in Netherlands, Switzerland, Czech Republic, Hungary, Ecuador, Argentina, South Africa and many other parts of the world. The Mazdoor Kisan Sangharsh rally in New Delhi on the 5th of April 2023 is a pointer to the growing disenchantment of the working class in India with the disastrous neoliberal economic policies.

People's struggles in two countries however stand out in prominence. They offer important lessons for India. They also demonstrate in clear terms as to how sheer desperation caused by rising costs of living increases the militancy among workers. These two countries are Sri Lanka and Israel. Let us consider Sri Lanka first. Sri Lanka saw the meteoric rise of a soldier, Gotabaya Rajapaksa, to the highest office of the island nation- to the post of President. He scored an emphatic win on the promise of national security, splendor and prosperity. Gotabaya as Defense Minister was instrumental in not only giving a crushing defeat to the LTTE in 2009, he was also instrumental in the merciless killings of thousands of innocent Tamilians. He went on to become the national hero because of his majoritarian nationalism. The frenzy led the majority community to believe that they would sacrifice their lot for the sake of the nation and in case the minorities- Hindus, Muslims and Christians- dare to assert their rights, they would be shown their place. But the deadly cocktail of Sinhalese Buddhist majoritarianism, authoritarian nature of the Gotabaya regime, violent targeting of minorities, brutal methods adopted to curb press freedom and absolute mismanagement of the economy brought about such a change in the ground situation that the once national hero had to flee the country

fearing for his life and sought refuge in some other country. The fall of Gotabaya, it is to be noted, was more pacy and dramatic than his meteoric rise. And the most important lesson for us is that the protagonist of the entire episode was "Janatha Aragalaya" (Sinhala term for people's struggle).

Something similar seems to be happening in Israel. The protests in Israel for the last three months against Prime Minister Benjamin Netanyahu's attempts to overhaul the judiciary have hogged headlines everywhere. Tens of thousands of Israelis including judges, administrators and diplomats have been protesting against the government move to grant politicians more influence in appointing judges and allow parliament to override Supreme Court decisions to overturn a law with a simple majority vote.

These developments in Israel relating to judicial overhaul find a resonance in India also. Top brass of the government has been openly saying that the judiciary must remain within its limits and refrain from scrutiny of laws passed by the parliament. The Minister in charge of Law seems to be having a running battle with the judiciary on a daily basis. Eminent historian Yuval Noah Harari says that "what this government is carrying out is not a judicial reform, it is an anti-democratic coup." He then goes on to say that "Coups are not always carried out with tanks in the streets. Many coups in history were carried out behind closed doors with pens and papers....History is full of dictatorships established by people who first came to power through legal means. It's the oldest trick in the book: first you use the law to gain power, then you use your power to

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Mazdoor-Kisan Sangarsha Rally

- ITS SIGNIFICANCE

Satanjib Das



The 14 point demands of the Mazdoor-Kisan Sangarsha Rally are the demands of the entire nation. That is the kernel of the alternative policy framework. 5th April rally

not only called for a change but also it laid down the direction of this change. Such a change can be ushered in only if the growing unity and united struggles of the working class and the peasantry are more consolidated and cemented down below.

5th April, 2023 will go down as a significant milestone of the growing united resistance of the two main producing classes of our society, the workers and peasants, against the neo-liberal economic policies and in defence of country's self-reliance and secular-democratic polity. On this day the capital city of Delhi witnessed a massive surge of the real wealth-creators of our nation in a militant mobilisation that served notice to the Modi government that either it has to change its pro-corporate and anti-working class, anti-peasant, anti-people economic policies and give up its sinister designs to divide the people on communal lines and destroy the secular-democratic character of our nation, OR the working masses of the country will unite all sections of the democratic people to change its regime. They came in lakhs from all corners of this vast and diverse land – Kerala to Kashmir, Gujrat to Assam – to register their strong voice of dissent and disapproval of the policies of the present ruling dispensation. A large section of the white collared employees of banks, insurance, telecom, power sector, other PSUs, Central and State government

establishments also constituted an integral and important contingent of the mobilisation. The mobilisation which was christened as '**Mazdoor-Kisan Sangarsha rally**' was itself an epitome of 'Unity in Diversity' which constitutes the sheet-anchor of the country's unity and democracy and which the present rulers are seeking to destroy in the name of 'one country, one culture, one religion'. This rally that represented the overwhelming majority of the country's population took the pledge to defeat the corporate-communal regime and stridently called for a change to usher in an alternative pro-people policy framework that alone can rescue the country and its toiling millions from the present morass of all-round crisis.

Wider support

Though this mobilisation in the capital and the countrywide campaign preceding it were conceived and decided upon in a national convention called '**Mazdoor Kisan Adhikar Mahadibheshan**' held in Delhi on 5th September last year at the joint initiative of CITU, All India Kisan Sabha and All India Agri workers Union and with the active participation

of organisations of employees of banks, insurance, telecom, PSUs and Central and State government establishments, it received this time wider support beyond the periphery of trade union and peasant organisations. About three hundred prominent intellectuals and eminent personalities in different fields including such outstanding names as Dr. Prabhat Patnaik, the noted economist, Dr. Irfan Habib, the eminent historian, Nasiruddin Shah, the Bollywood actor, Dr. Venkatesh Athreya, a number of lawyers of the Supreme Court, film and theatre personalities, professors of several Universities and others came out in support of Mazdoor-Kisan Sangarsha Rally. Dr. Prabhat Patnaik was the Chairman of the Reception Committee of the Rally. In a show of solidarity they issued a joint statement that said, **“We firmly believe that this historic march to Delhi by the workers, peasants and agricultural workers raising the basic issues and demands of all sections of the people, on 5th April, 2023 will further advance the peoples’ resistance and give notice to the government that its anti-people policies will no longer be tolerated. We appeal to the people of the country to stand with the basic producing classes and join them in this struggle”**. Such solidarity gave this mobilisation a unique dimension.

The background

The backdrop of this militant mobilisation was constituted by the unprecedented economic aggression unleashed by the Modi regime against the working class and peasantry and its nefarious design to intensify the drive for communal polarisation and destroy the secular-democratic fabrics of the country. The government headed by Narendra Modi far outpaced all previous regimes in aggressive persuasion of these policies. It took the opportunity of the pandemic situation to let loose series of onslaughts on the working class, peasantry and the people as a whole while doling out bonanzas galore to the big corporates, both indigenous and foreign. Corporate tax rate was drastically reduced and the colossal amount of arrear taxes and bank loans of the corporates were being written off. In contrast to this, huge burden of indirect taxes like GST, excise duties etc. were heaped on the already battered shoulders of the common people. Recently Oxfam reported that it is the common people who pay ninetyseven percent of GST while the rich pay only 3 to 4 percent. This massive imposition of indirect taxes and reaping of super profits by the corporates led to

the inflationary spiral. The real wages of the workers have nose-dived. To subject the labour to unbridled exploitation by the capital, Modi government turned 29 labour laws into four codes. The employers have been empowered with the right to hire and fire. Right to form a trade union and observe a strike have been put under severe restrictions. Many other rights and benefits realised by the working class through years of struggles and sacrifices have been taken away. Fixed term employment policy has been introduced making permanency in job a relic of the past. Casualisation and contractorisation of labour have become the order of the day. Even defence sector has also not been spared courtesy ‘Agnipath’ scheme. Social security including pension and wages have come under severe attack.

Similarly, the Modi government initiated measures to subject the agriculture and peasantry to unfettered loot and exploitation of the corporates. It passed three anti-peasant legislations. However, the determined struggle of the peasantry in the streets for 380 days at a stretch and the martyrdom of 715 struggling farmers ultimately forced the government to revoke these retrograde laws. But the government is yet to legally ensure MSP as per recommendation of the Swaminathan Committee for all farm produce with guaranteed procurement. In the context of escalating cost of agri production these measures are vital to save our peasantry. Modi government refuses to announce any loan-waiver for the peasantry while it doles out huge loan-waiver for the corporates. The government has also been selling all public assets in the name of privatisation and disinvestment.

The neo-liberal policies pursued so aggressively by the government have resulted in unprecedented rise in economic inequality. Today the richest one percent of the population in the top hold 40.5 p.c. of the total wealth created while the bottom 50 p.c. of the population, who actually create the wealth, own only 3 p.c. India today has world’s highest number of poor at 228.9 million (Source : Oxfam Report, 2023). Such economic disparity and the massive erosion of income and purchasing power of the overwhelming majority of the population have led to huge demand deficit in the economy which is now afflicted with the phenomenon of stagflation. Economic growth rate has floundered. The neo-liberal model of economic growth that banked on rousing the ‘animal spirit’ of the corporates has collapsed. The situation is crying out for an alternative.

Crisis in the economy has its impact and reflections on the socio-political arena. As mass distress has been leading to mass discontent and anger, the ruling party and the government at the centre have been intensifying their game of communal polarisation in order to divide the people and to deflect their attention from the basic issues of lives and livings and utter failure of the government in the economic arena. Situation has become all the monstrous because the present ruling party is linked with an umbilical chord to the 'Sangh Parivar' whose avowed aim is to define the nation and state in terms of religious affiliation and foist a medieval authoritarian theocratic state on the Indian people in the name of 'Hindu Rashtra'. This militates against our secular-democratic constitution and the 'Idea of India' shaped by our great freedom movement.

The developing resistance

The government thought that the pandemic situation would prevent emergence of any protest and resistance struggle to its anti-people and anti-democratic policies. But struggles emerged despite the pandemic. It is the working class and the peasantry who stood in the forefront of this emerging resistance struggle. It was characterised by the growing unity of the trade unions and peasant organisations. As a matter of fact, the countrywide general strike of the working class called by the united trade union movement on November 26, 2020 coincided with the commencement of the historic more than a year-long farmers' struggle against the three anti-farmer laws. All the programmes of farmers struggle witnessed active support and solidarity of the working class and trade unions. Farmers struggle also took up the issue of withdrawal of Electricity Amendment Bill, 2020 aimed at privatising the power distribution system. The historic success of the peasant struggle galvanized the movement of the working people and instilled confidence in the minds of the democratic masses. The two-day general strike called by the united trade union movement on 28th-29th March, 2022 received the active support of Sanjukta Kisan Morcha, the united platform of the struggling peasantry. The emergence of the united platform of peasant organisations and the united platform of trade unions and their increasing coordination and solidarity constitute

the most important highlight of the present situation. This is the bulwark against communal and authoritarian take-over of our polity and contains within itself the seeds of a radical socio-economic transformation. This unity has to be taken forward and 5th April mobilisation is extremely significant in this regard.

Time to challenge the neo-liberal model

Today the time has arrived to challenge the whole model of neo-liberal economic development. It has failed in the whole word. It has also failed in India. It's time the working class place an alternative policy framework. As Dr. Prabhat Patnaik told while addressing the Rally on 5th April that imposition of only two percent wealth tax on the richest one percent can ensure for all Indians five basic rights – the right to food security, right to education, health, employment and housing. He asserted that the 14 point demands of the Mazdoor-Kisan Sangarsh Rally are the demands of the entire nation. That is the kernel of the alternative policy framework. 5th April rally not only called for a change but also it laid down the direction of this change. Such a change can be ushered in only if the growing unity and united struggles of the working class and the peasantry are more consolidated and cemented down below. As Com. Tapan Sen, General Secretary, CITU while declaring the conclusion of the rally said that the prime need of the hour is to carry forward the unity to the grass-root level. That is the task laid down by the rally. Let the 5th April rally be a harbinger to wider struggles for radical change in the days ahead.

(Writer is President AIIPA)





Corrupt persons should not be spared, however powerful they might be, says the PM, but the actions of our central investigative agencies seem to become more and more selective, in favour of those having linkages, or developing linkages with those in power, as can be seen in the continued silence on the demand for a JPC probe on the Hindenburg Report and subsequent revelations in the media which only reinforced its findings. Is the prestige of these investigative agencies and that of our Parliamentary Democracy itself coming under cloud?

संसदीय लोकतंत्र व जांच एजेंसियों की साख पर उठ रहे सवाल

— रामचंद्र शर्मा —

प्रधानमंत्री नरेंद्र मोदी ने केंद्रीय जांच ब्यूरो की हीरक जयंती समारोह के अवसर पर किसी भ्रष्टाचारी को न बख्शाने की सलाह देते हुए यह भी कहा कि भ्रष्टाचार में लिप्त ताकतवर लोगों से डरने की जरूरत नहीं है। तो फिर क्या कारण है कि हिंडनबर्ग शोध रिपोर्ट, इंडियन एक्सप्रेस आदि बहुत सारी एजेंसियों के द्वारा किये गये खुलासे के बाद भी अडानी समूह के शेयर घोटाले और उनमें शैल कम्पनियों के, करोड़ रुपये के निवेश की क्योंकि जांच नहीं की जा रही है। पूरा विपक्ष एकजुटता के साथ इसकी जांच हेतु संयुक्त संसदीय समिति से जांच करवाने की मांग कर रहा है परंतु सरकार उस पर कतई ध्यान नहीं दे रही है। केन्द्रीय जांच ब्यूरो की हीरक जयंती पर प्रधानमंत्री के कहे गए शब्द खानापूर्ति या सिर्फ कहने के लिए कहे गए साबित हो जाते हैं। जब मुंह से निकले शब्द और कर्म में एकरूपता न हो तो वे पाखंड भरे आडम्बरी शब्द भर रह जाते हैं। भ्रष्टाचार के मामले विपक्ष पर प्रत्यारोपित हो रहे हैं। अनेक मामलों में देखा गया है कि कितना बड़ा भ्रष्टाचारी क्यों न हों, सत्ताधारी भाजपा का दामन थामते ही पवित्र माना जाने लगता है। जांच कार्रवाई सब धरी रह जाती है। जबकि विरोधी पक्ष को अनेक जांच कार्रवाईयों में उलझा लिये जाने के घटनाक्रमों को हम निरन्तर देख रहे हैं।

विकसित देशों की कतार में भारत को खड़ा करने का भ्रम फैलाने वाली केंद्र की भाजपा सरकार आखिर क्या कारण है कि संसद में जनता के असली मुद्दों पर बहस करने से कतराती है। विश्व में वें नम्बर के अरबपति से दूसरे नम्बर पर पहुंचे अडानी का शेयर घोटाला मामला हो या कोई और मामला अगर कहीं गड़बड़ी, घुसपैठ और घोटाला नहीं है तो जांच करने से भाजपा नीत केंद्रीय सरकार क्यों घबराती है? फिर भारत में लोकतंत्र की संस्थाओं के गला घोटने की

आलोचनाओं पर हल्ला मचाकर खुद ही संसद को क्यों ठप्प किये हुए है?

पिछले कई सत्रों से हम देख रहे हैं, सत्तापक्ष भाजपा के संसद योजनाबद्ध तरीके से उठने वाले सवालों का जवाब न देना पड़े इसलिए बहस को टालने के लिए खुद हंगामा करते हैं और विपक्ष जिसकी जिम्मेदारी जनपक्षीय सवाल उठाना है, वो सवाल करे तो उन्हें सदन से बाहर कर दो। 'चित भी मेरी, पट भी मेरी और अंटा मेरे बाप' की कहावत को चरित्रार्थ करते हुए यह जनविरोधी सरकार तानाशाही मचाये हुए है। बजट सत्र के पहले सत्र में भी यही हाल था और फिर से शुरू हुए संसद सत्र में कई दिनों से संसद ठप्प है।

मार्च को सुबह 'जनसत्ता' की हैडलाईन दिखी - 'राहुल पर हमला हुआ तेज, वें दिन भी नहीं चली संसद' यह हमला विपक्ष का नहीं सत्ता पक्ष का था जबकि विपक्ष जब अपनी बात कहने के लिए आवाज उठाता है तो यही लोग मीडिया में आकर बार बार एक रटारटया सवाल उठाते हैं कि संसद की कार्यवाही पर करोड़ों खर्च होता है परंतु जब खुद टकरें तो ये सवाल क्यों कर मीडिया में नहीं आता है और विपक्षकी आवाज नहीं सुनने की वजह से होने वाले स्थगन के लिए भी तो आखिर सत्तापक्ष ही जिम्मेदार है।

सत्ता के इन हंगामा खेज दृश्यों को देखकर आम जनमानस में सवाल उठ रहे हैं कि क्या लोकतंत्र का अर्थ पांच साल में सिर्फ एक बार वोट डालना भर ही रह गया है? जब भाजपा चुनाव में हार जाती है, तो भाजपा चुनी हुई सरकारों के विधायकों को ही खरीद अपनी सरकार बना अनैतिक और भ्रष्ट कारनामों कर भी कानून से कैसे बच लेती है? क्या हमारे देश का वोटर इतना शरीफ और नासमझ है कि अपने रोजी-रोटी के मुख्य मुद्दों कि जगह धर्म, जाति, पैसे या अन्य लालच के आधार पर वोट देता है?

पिछले नौ साल में मन्दिर भले ही सोने से मढ़ दिये गये हों परन्तु शिक्षा और स्वास्थ्य व्यवस्था चौपट हो गयी है। अगर आप के पास पैसे नहीं हैं तो न तो आप पढ सकते हैं और न जी सकते हैं? क्यों कानून और कोर्ट का काम अब केवल एक बुलडोजर को दे दिया गया है? इसका विरोध करना क्यों राजद्रोह की परिभाषा बन गया है? सारी संवैधानिक संस्थाएं अपना स्वायत्त स्वरूप खो, सरकार की जेब में हैं। सरकार की ईच्छा के विरोध में जाना इनके लिए कठिन काम हो गया है।

इनके चाल, चरित्र और चेहरे के दर्शन तो इन सत्तावादियों के एक के बाद दूसरे प्रतिस्पर्धी बेहूदगी भरी बयानबाजी में होते रहे हैं। हाल ही में फिर एक ताजा बेहूदगी भरा बयान चंडीगढ़ की भाजपा सांसद किरण खेर ने दिया है जिसमें कहा गया है कि अगर दीप कॉम्प्लेक्स से किसी ने उन्हें वोट नहीं दिया तो यह बेहद शर्मनाक बात होगी। जो लोग उन्हें वोट नहीं देते उन्हें चप्पलों से पीटा जाना चाहिए। किरण खेर पेवर ब्लॉक के एक कार्यक्रम में बोल रही थीं।

असल मुद्दों से ध्यान हटाने और अपनी जवाबदेही से बचने के लिए ये प्रपंच और भ्रमपूर्ण प्रचार इनका राजनीतिक एजेन्डा है। इसकी रोशनी में आमजन के बीच जागरूकता के अभियान चलाया जाकर रोजी-रोटी से जुड़े और सम्मानजनक जीवन से जुड़े मुद्दों को प्रमुखता पर लाना होगा।

मानहानि के एक मामले में दोषसिद्धि के बाद लोकसभा से कांग्रेस पार्टी के नेता राहुल गांधी की अयोग्यता इस बात पर गंभीर सवाल खड़ा करती है कि आज हमारे लोकतंत्र को केन्द्रीय सत्ता द्वारा किस तरह से चलाया जा रहा है। उन्हें इस मामले में अधिकतम स्तरीय दो साल की जेल की सजा दी गई थी जो फैसले के उद्देश्य पर भी संदेह पैदा करता है। न्यायविदों ने आश्चर्य व्यक्त किया है कि लोकसभा सचिवालय ने इतनी तेजी से राहुल गांधी को सदन की सदस्यता से वंचित करने का काम क्योंकर किया? यहां तक कि उच्च न्यायालयों द्वारा निचली अदालत के आदेश का इंतजार किए बिना बेहद जल्दबाजी में यह किया गया। वास्तव में दोनों कृत्यों, राहुल गांधी की सजा और सजा के बाद में सदन से उनका निष्कासन नीचली न्यायपालिका और सदन के नेतृत्व के विवेक पर सवाल खड़ा करता है। इन दोनों मामलों में बचाव करने वाले अर्थहीन तर्क जो भी दिये जा रहे हों, किसी के गले उतरने वाले नहीं हैं।

पूरे प्रकरण पर नजर डालें तो जाहिरा तौर पर यह स्पष्ट



You are asked to join either the probe or the party within 15 days of the receipt of this letter.

Cartoon courtesy:
R Prasad,
Economic Times

हो जाता है कि राहुल गांधी को संसद के अंदर और बाहर सरकार की लगातार आलोचना करने के लिए निशाना बनाया गया है। यह न केवल विपक्ष पर हमला है बल्कि लोकतंत्र के दो स्तंभों न्यायपालिका और संसद को भी कमजोर करता है। हमें इस तथ्य को रेखांकित करने की आवश्यकता है कि विपक्ष का कर्तव्य है कि वह लोगों की ओर से बोले और सरकार को उसके कृत्यों के लिए जवाबदेह बनाए।

यदि लोकतंत्रात्मक संस्थाओं को स्वायत्त ढंग से काम नहीं करने दिया गया तो लोकतंत्र मरणासन्न स्थिति में पहुंच जाता है। यदि न्यायपालिका सहित सभी राज्य संस्थानों का उपयोग विपक्ष को उसके राजनीतिक कृत्यों को रोकने और उस पर अपराधीकरण की पहचान चस्प्य करके लिए किया जाता है तो यह सत्ता की तानाशाही प्रवृत्ति को बल देता है। आज कल हम इस स्थिति को प्रायः देख रहे हैं कि किस तरह से हमारी विभिन्न जांच एजेंसियों का उपयोग करके सत्ता पक्ष विपक्षी दलों के लोगों को जेल में डालकर किस कदर उत्पीड़न पर उतारू है। हम सत्ताधारी दल द्वारा संसद के भीतर पहुंचाये जा रहे अभूतपूर्व व्यवधान को भी साक्षात् कर रहे हैं।

विपक्ष के नेताओं को संसद के मंच का इस्तेमाल लोगों की चिंताओं को अभिव्यक्त करने देने की अनुमति नहीं देने में पीठासीन अधिकारियों की भूमिका लोकतंत्र के साथ खिलवाड़ है। राहुल गांधी के खिलाफ कार्रवाई को विपक्ष को बदनाम करने और अपराधीकरण करने और पूरे लोकतांत्रिक ढांचे को ध्वस्त करने के हिस्से के रूप में देखा जाना चाहिए। लोगों के बीच केन्द्रीय सरकार की कथनी और करनी के भारी अन्तर को बताकर उन्हें जागृत करना होगा। इससे पहले कि बहुत देर हो जाए, इस अवसर पर उठ खड़े हों और अपने नागरिक हितों के साथ संसदीय लोकतंत्र को बचाने के लिए काम करें।

(Writer is President, NZIEA)

Cartoon courtesy:
Alok Nirantar, Facebook



Changing the NCERT Curriculum

A POLITICAL ATTEMPT TO DISTORT HISTORY

The NCERT Director has justified the changes in the curriculum as a process of “rationalisation” necessitated by the need to reduce the academic load on children who lost out due to the Covid 19 related disruption of their academic program. An analysis of the deletions from the history, sociology and political science texts, the political statements made by the members of the ruling party in that context would make it amply clear that this is an attempt to distort History.....

S.Sivasubramanian

Recently, the National Council of Educational Research and Training has deleted several chapters related to topics like the Mughal era, the Delhi Sultanate, and the dislike of Hindu extremist organisations for Mahatma Gandhi. The changes were effected in the textbooks of various standards.

Actual changes in the “rationalisation” list

In the World History books for Class 12 titled “Contemporary World Politics”, chapters “The Cold War Era” and “US Hegemony in World Politics” was removed. In the book “Politics in India since Independence” topics titled “Controversies regarding Emergency” and “Gujarat Riots”, among others were deleted. In the Class 11 book “Themes in World History”, chapters on “The Central Islamic Lands”, “The Confrontation of Cultures” and “The Industrial Revolution” were removed. The chapter on “India After Independence” was removed from Class 8 syllabus. For class 10, full chapters on “Democracy and Diversity”, “Popular Struggles and Movements” and “Challenges to Democracy” were deleted.

In the Class 7 textbook, “Our Past II”, a two page table detailing the achievements of Mughal emperors such as Humayun, Shah Jahan, Akbar, Jahangir and Aurangzeb has been removed.

In the Class 6 History textbook, “Our Past I”, sentences on the hereditary nature of Varnas, classification of people as untouchables and rejection

of the Varna system have been removed from the Chapter “Kingdom, Kings and Early Republic”.

More political than academic

This is the third review of the syllabus since 2014. The first one was done in 2017. NCERT made 1,334 changes, including additions, corrections and the data updates in 182 textbooks in that review. The second review was initiated in 2019.

The changes made in the NCERT curriculum are more political than academic. It is in line with the ideology of the ruling dispensation. No more explicit evidence is required to understand this if one goes through what have been selectively deleted from the curriculum. In the first chapter of the Class 12 Political Science text book “Politics in India since Independence”, the following sentences about Mahatma Gandhi were removed: “He (Gandhi) was particularly disliked by those who wanted Hindus to take revenge or who wanted India to become a Country for the Hindu’s, just as Pakistan was for Muslims. They accused Gandhiji of acting in the interests of the Muslims and Pakistan. Gandhiji thought that these people were misguided. He was convinced that any attempt to make India into a country only for Hindus would destroy India. His steadfast pursuit of Hindu - Muslim unity provoked Hindu extremists so much that they made several attempts to assassinate Gandhiji”. Another one is the

deletion of sentences related to the Government's ban on RSS following Gandhi's assassination: "Gandhi's death had an almost magical effect on the communal situation in the country. Partition related anger and violence suddenly subsided. The Government of India cracked down on organisations that were spreading communal hatred. Organisations like RSS were banned for some time. Communal politics began to lose its appeal".

The NCERT Director has justified the changes in the curriculum as a process of "rationalisation" necessitated by the need to reduce the academic load on children who lost out due to the Covid 19 related disruption of their academic program. What else could be far from the truth! An analysis of the deletions from the history, sociology and political science texts, the political statements made by the members of the ruling party in that context would make it amply clear that this is an attempt to distort History.

The trail of attacks

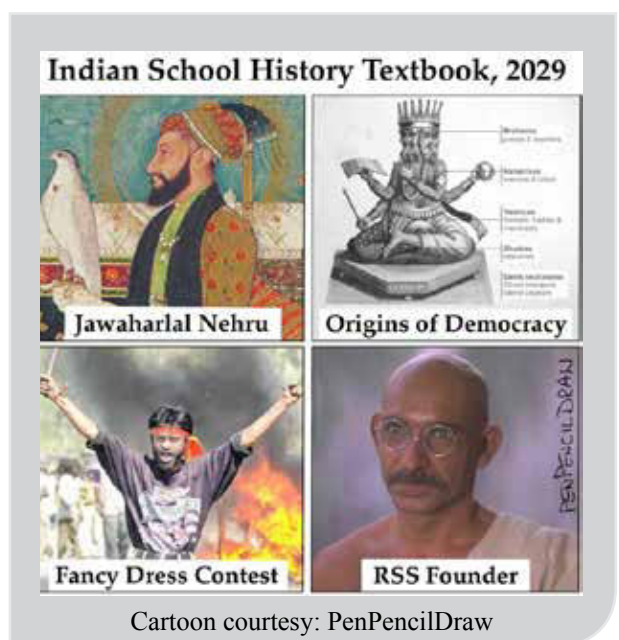
The first major attack came when the Janata Party was in power from 1977 -79. At that time, the Jana Sangh, the political/electoral wing of the RSS had merged with the Janata Party. The NCERT books, written by the tallest Scholars such as Romila Thapar, Bipan Chandra, Satish Chandra, R.S.Sharma and Arjun Dev were sought to be banned. But those efforts were resisted from within the NCERT itself and were strongly condemned by the media and Universities across the country and the books survived then.

Then when the NDA came to power with BJP as its leader in 1999, the government removed key people from the Syllabus Committees and appointed pliant people to top administrative positions in the NCERT, UGC, ICSSR (Indian Council of Social Science Research) and ICHR (Indian Council of Historical Research). On grounds of religious and community feelings being hurt, pages were sought to be deleted from NCERT textbooks written by R.S.Sharma, Romila Thapar, Bipan Chandra, Satish Chandra etc. The Secular Scholars and those who defended them were branded as "anti-national". The RSS Chief called them as "anti Hindu Euro Indians". The History written by these Scholars were described as "intellectual terrorism" which was "more dangerous than cross border terrorism" that needed to be countered effectively! The then existing NCERT textbooks written by these "intellectual terrorists"

were removed and a new set of books were brought in.

In 2004, when the UPA came to power, these books were withdrawn and a new set of books was prepared involving a team of scholars from all over the country. The victory of BJP with a majority in the 2014 and 2019 elections once again provided an opportunity to rewrite India's past in its own image. In June 2021, the Public Policy Research Centre headed by the National Convener of the e-training cell of the BJP produced a report demanding changes in the existing history curriculum. The Parliamentary Committee headed by Vinay Sahasrabudde, a BJP/RSS ideologue, produced a similar report. The NCERT produced a revised syllabus in which major deletions were made from the history of the Moghul period as well as the Delhi Sultanate including the Tughlaqs, Khilji's and Lodis.

One should note what statements the Home Minister and the Prime Minister have made authentically on this. The Home Minister on November 24, 2022 declared that no one could stop India from rewriting its History with pride to remove past distortions! On December 26, 2022, the Prime Minister had also talked of the "concocted narratives" taught till now that needed to be corrected. He went on to declare that "on the one hand, there was terrorism and on the other, spiritualism... On the one hand there was the mighty Mughal Sultanate blinded by religious fanaticism, while on the other hand, there were our Gurus gleaming in the knowledge



Cartoon courtesy: PenPencilDraw

and living by the ancient principles of India...". It is clear that the deletions are in line with the ideology of the ruling dispensation and not "rationalisation" as being claimed by the NCERT Director.

School text books have been seen as playing a crucial role in shaping national narratives, and as a tool for cultivating the desired national identity. It is to be noted that NCERT textbooks are read by more than 5 crore students in 18 States around the country.

Condemnations to the attempts

Objections and condemnations have come from cross section of the society. Nearly 250 Academics and Historians have issued a public statement criticizing the NCERT for making changes in its textbooks and alleged that the move has been "guided by a divisive and partisan agenda" while demanding "the deletions be immediately withdrawn". The public statement issued was signed by renowned members of the academic community and historians including Romila Thapar, Jayati Ghosh, Mirudula Mukherjee, Apoorvananda, Irfan Habib and Upinder Singh among others. "The selective dropping of NCERT book chapters which do not fit in to the larger ideological orientation of the present ruling dispensation exposes the non-academic partisan agenda of the regime in pushing through the amendments to school textbooks" the statement issued by them says.

While calling the deletion of several portions from various textbooks by the NCERT as arbitrary and surreptitious, The Hindu editorial (dt. 11.04.2023) says: "As any society matures, it might be able

to process darker episodes of the past with more equanimity. There is also the question of deciding the appropriate levels at which learners are introduced to various levels of knowledge. For all these reasons, textbooks and pedagogy need to be revised periodically. The trouble is when this exercise is carried out in a politically partisan manner, and in disregard of expertise, it turns out to be toxic when strife, not harmony, is promoted through formal education."

Criticising the NCERT's recent decision to make alterations to and deletions in the School text books, the State of Kerala has said that it would consider bringing out supplementary textbooks to counter the changes.

The school textbooks written for the NCERT by some of the tallest Scholars were removed, and in their place, books with a clear sectarian, majoritarian bias are sought to be introduced. In 2002, when NDA was in power with Vajpayee as the Prime Minister, the same attempt was made, and after a widespread criticism and objections, the books had to be withdrawn a year later. Now with a clear majority in the Parliament, this government attempts to distort the History and change the NCERT curriculum. A united movement only can thwart the attempts to distort and falsify History.

(Writer is Treasurer SZIEF)



School text books have been seen as playing a crucial role in shaping national narratives, and as a tool for cultivating the desired national identity. It is to be noted that NCERT textbooks are read by more than 5 crore students in 18 States around the country

The shaded lines are the ones which are deleted in the 'rationalisation' process

Gandhiji's actions were however not liked by all. Extremists in both the communities blamed him for their conditions. He was particularly disliked by those who wanted Hindus to take revenge or who wanted India to become a country for the Hindus, just as Pakistan was for Muslims. They accused Gandhiji of acting in the interests of the Muslims and Pakistan. Gandhiji thought that these people were misguided. He was convinced that any attempt to make India into a country only for the Hindus would destroy India. His steadfast pursuit of Hindu-Muslim unity provoked Hindu extremists so much that they made several attempts to assassinate Gandhiji. Despite this he refused to accept armed protection and continued to meet everyone during his prayer meetings. Finally, on 30 January 1948, one such extremist, Nathuram Vinayak Godse, walked up to Gandhiji during his evening prayer in Delhi and fired three bullets at him, killing him instantly. Thus ended a life long struggle for truth, non-violence, justice and tolerance.

Gandhiji's death had an almost magical effect on the communal situation in the country. Partition-related anger and violence suddenly subsided. The Government of India cracked down on organisations that were spreading communal hatred. Organisations like the Rashtriya Swayamsewak Sangh were banned for some time. Communal politics began to lose its appeal.

You can't delete Gandhi's truth

Killing Gandhi was the easy part, killing the thought that India belongs to everyone, killing the historical truth that Gandhi underlined that thought, and killing the connected historical truth that Gandhi was murdered above all for that underlining — those are impossible exercises.



Rajmohan Gandhi (Courtesy: Indian Express 7/4/23)

A few are still alive, and I am one of them, who remember the prayer meetings that Mahatma Gandhi held in New Delhi during the 1947-48 winter on the lawns of Birla House on what then was called Albuquerque Road and is now Tees January Marg.

Twelve at that time, I often took part in those prayer meetings, but a sports event in my school detained me on the afternoon of January 30, 1948, preventing me from being near my grandfather when he was assassinated while walking to the prayer spot.

Those 1947-48 days return to my mind as I try to absorb The Indian Express story of Wednesday April 5 on the latest deletions in NCERT textbooks. It seems that sentences that class 12 political science students across India read for the past 15 years or more but will no longer see include the following:

He (Gandhi) was particularly disliked by those who wanted Hindus to take revenge or who wanted India to become a country for the Hindus, just as Pakistan was for Muslims...

His steadfast pursuit of Hindu-Muslim unity provoked Hindu extremists so much that they made several attempts to assassinate Gandhiji...

Gandhiji's death had an almost magical effect on the communal situation in the country... The Government of India cracked down on organisations that were spreading communal hatred.

Also, **history students in Class 12 will no longer be informed** that Gandhi's assassin Nathuram Godse was "a Brahmin from Pune" or that as "the editor of an extremist Hindu newspaper" Godse had "denounced Gandhiji as 'an appeaser of Muslims'".

These and other deletions will "reduce curriculum overload" and "rationalise content", it has been claimed.

I cannot accept such claims. I see the deletions as part of an ongoing process of piece-by-piece obliteration that aims, finally, to remove all evidence that Gandhi was killed because of his insistence that India belongs to all who live in it, including Muslims and Christians, and not just to Hindus.

However, this removal of evidence is an unattainable goal. Killing Gandhi was the easy part. Killing the thought that India belongs to everyone, killing the historical truth that Gandhi underlined that thought, and killing the connected historical truth that Gandhi was murdered above all for that underlining — those are impossible exercises.

Physically, it would not be impossible — if we came to that pass — to close down Gandhi Smriti on Tees January Marg. Reducing "traffic overload" can be cited as a reason. However, destroying India's or the world's knowledge of what happened on Tees January is beyond the capacity of any governmental agency or, indeed, of any state, no matter how powerful.

Can censors or agencies eliminate the record, in sound and text, of what Jawaharlal Nehru and Vallabhbhai Patel said on All India Radio on that night of January 30, 1948? Will the records of the hundreds of newspapers that were printed across India on January 31 all disappear? Some of those pages are now on microfilm too and accessible across the world.

And since America is where millions of Indians now live, we can also look at what an American whom the world loves said about why Gandhi was killed. Speaking in his church in Montgomery, Alabama, this is what Martin Luther King Jr said on March 22, 1959, shortly after returning from his first and last visit to India:

“They killed him, this man who had galvanised 400 million [Indians] for independence... One of his own fellow Hindus felt that he was a little too favourable toward the Moslems... Here was a man of love falling at the hands of a man with hate... But the man who shot Gandhi only shot him into the hearts of humanity.” (The Papers of Martin Luther King, Jr., University of California Press, vol. 5, p. 156.)

To repeat, killing Gandhi the man was the easy part. But there’s also Gandhi the thought, or Gandhi the idea. At its core, as we have noted, is the clarity that India belongs to all who live in it. This core displays two other messages. One is Ishwar Allah Tere Naam. The other is that feeling the Other’s pain, knowing the paraayi’s peeda, is the mark of a good individual.

How easy will it be to censor, banish, or destroy these thoughts which were closer to Gandhi than his hands or feet, and which, moreover, are thoughts shared by crores of Indians? It is but natural, nonetheless, for the people of India to be deeply concerned at the textbook deletions, which suggest a lack of comfort with the truth.

One deletion that does not agitate me is about Godse being a Brahmin. Godse didn’t do what he did because he was a Brahmin. His dislike, not his Brahminhood, motivated him. Another Brahmin, also from Maharashtra, a remarkable man called Vinoba Bhave, was not only one of Gandhi’s closest friends and associates. Bhave inspired thousands across India to share their lands with the landless.

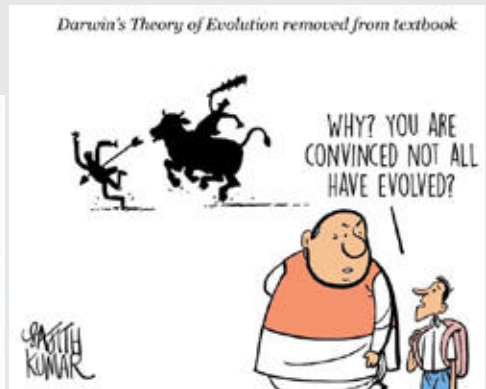
Two months after Gandhi was killed, Vinoba Bhave told a gathering of Gandhi’s associates in Sevagram that the group that had nurtured the Mahatma’s assassin was “fascist in character”. (Gandhi is Gone, Report of 1948 Sevagram Conclave, Permanent Black, 2007, p. 89).

The textbook deletions, 75 years later, are a sign of our times.

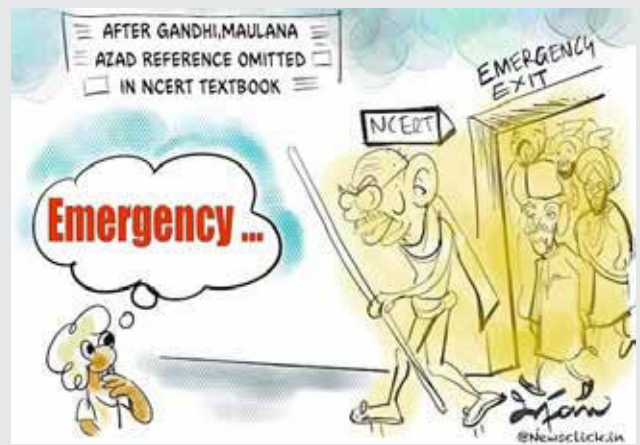
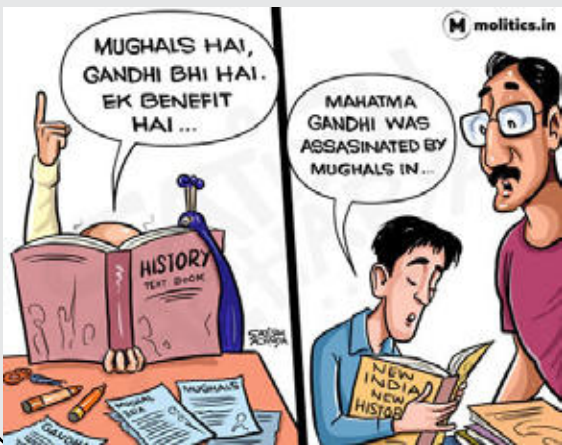
NCERT ‘RATIONALISATION’ as cartoonists see it



Satish Acharya, molitics.in



Sajit Kumar, Deccan Herald





What numbers don't tell

Economists see people as numbers in their statistical equations. The time has come for all economists, and policymakers too, to listen to the real people. They must hear the voices of those they consider less important merely because they do not have as much money as others, and who they consider less wise because they are poor.

Arun Maira Former Member, Planning Commission

(Courtesy: Tribune Apr 4, 2023)

India is hosting the G20 this year in the spirit of 'Vasudhaiva Kutumbakam: One Earth; One Family; One Future.' We want all the world's citizens to live in harmony, and in harmony with the animals and the trees with whom we share our One Earth. We have big questions to discuss about our economies and our societies. For Indians, one question is, how large will India's economy become, and when? The second, for all citizens of the world, is: What kind of society do we want to live in?

Human beings connect with the economy with the work they do. We must reflect on what sort of work human beings do and how their work is valued in the economy on one hand, and in society on the other. We must honour those whose work has nurtured us throughout our history. Because if we will not value their work any longer, we will not survive much longer. In the economy, the only work that is considered valuable is work done to earn money because its value can be measured and added to the GDP.

Ever since human beings came to live on the Earth, our mothers have worked to bring us into the world. They have worked to nurture us without being paid to do it. They have done this work because it was natural for them, and it fulfilled them too. The work of mothers and caregivers brings goodness

to society, even though it adds nothing to the GDP measured in money terms.

For centuries, farmers have grown the food that has fed us. For centuries, masons using their skills have built the homes we live in. They have also built the magnificent monuments that we show off to the world with pride in who we are. While we do not pay mothers for the work they do, we pay farmers for the food they grow, and we also pay workers for what they build. But how much monetary value do we attach to their work? How is the price of their work fixed?

Prices of the work done by farmers and workers are fixed in the trade between them and those who buy their produce. One side has its labour, skills, and time to give. The other side has money to pay. Money can be stored in a vault: those who have money can wait for a better time to pay. Those who work cannot wait to be paid: their work does not have a shelf life. In an economy, the bargaining power of those who control the money is always greater. Labourers must be paid before their sweat dries. And farmers must be paid before their produce rots.

The real difference between a 'capitalist' country and a 'socialist' country is not whether the government or private sector runs the country's economic enterprises. The difference is in how much

human beings are valued in the economy, and how much respect they are given. The time has come to bring back the spirit of family into the economy to make the world feel more like one family.

I will pose two questions to all economists, whether they consider themselves capitalists or socialists. The first is about the value they attach to the work women perform in society. There is a worldwide drive to get more women into the workforce. Economists say too few women in India are working for money. If many more did, the economy would grow much faster, they say. They seem to forget that hundreds of millions of Indian women go out of their homes to work and earn every day — as women farmers, wage labourers, domestic workers, caregivers, sanitation workers, etc. Their work is not given much value in the economy. And because they don't earn as much money as men do, they are not respected as much as men. Economists would much rather that these women were employed in formal enterprises where they would learn to do the work that men do.

Which leads me to the second question. Capitalists do not value human beings much. They would much rather replace humans with automated machines who do not form unions to demand higher wages. Technology is advancing rapidly. Machines can now do almost everything that human hands were required for. Artificial intelligence is even replacing the need for human minds in enterprises. Therefore, employment of humans in formal enterprises is reducing, even in wealthy countries. The question is, how many of the masses of Indian

youth and Indian women — the largest workforce in the world — can be employed in formal enterprises in future?

In capitalist economics, nature is only a source of inputs for capitalist production machines. Humans are only a resource for capital to produce more capital. With technological advancement, capital does not need human beings for production. It needs them only as consumers to buy what machines will produce. The problem is, where will human beings get the money to pay for what they consume, if they are not earning somehow nor earning enough?

Economists see people as numbers in their statistical equations. Economists with a socialist mindset and those with a capitalist mindset debate each other with their numbers, of how many people are poor, and how many people are employed. Economists try to influence policies with their numbers. The time has come for all economists, and policymakers too, to listen to the real people. They must hear the voices of those they consider less important merely because they do not have as much money as others, and who they consider less wise because they are poor.

There are many communities which are concerned about their future well-being in the economy and in society. These include women, youth, farmers, factory workers, self-employed workers and tiny enterprises. They must come together, regardless of their party affiliations. Their voices must be heard, and they must be listened to now.



THE WORLDWIDE STRUGGLE OF THE WORKING CLASS



*continued
from
page 14*

distort law". One has to note that Netanyahu is no smaller a dictator than Gotabaya, nor his modus operandi to crush his people are less inhuman than that of any dictator. Still the people are protesting, without caring a hoot for the jackboot of the armed

personnel. Don't they have any fear? Prof. Harari gives a profound explanation: "There are moments in history when fear is the most sane reaction. There are moments in history when fear is necessary to propel us to action".

That seems to be happening now. Fear of inflation, fear of erosion in real income, fear of loss of jobs and livelihoods are at the heart of the rising tide of global protests. What is needed is only a correct political orientation to these emerging struggles so that they bring about a change in the correlation of class forces in the interest of the workers and the people at large.



AIIPA'S Dharna at New Delhi-A Big Success

At the call of the All India Insurance Pensioners' Association (AIIPA), a massive Dharna of Pensioners of LIC and PSGI Companies was held today before Parliament at Jantar Mantar, New Delhi, on the demands of (a) Enhancement of family pension at a uniform rate of 30% of the last salary drawn by the employee / pensioner sans any ceiling; (b) Updation of pension following wage revision of in-service employees as prevalent in central government and RBI; and, (c) Scrapping of NPS and restoration of defined benefit pension scheme for all. More than 150 Pensioners not only from and in and around Delhi but also from adjacent States like UP, UK, Haryana and Rajasthan participated in the Dharna. Full-throated slogans by the Pensioners on their just demands reverberated the Dharna site. Banners and placards highlighting the demands and the programme adorned the place.

Com M.Kunhikrishnan, General Secretary, AIIPA, while explaining the objectives of the Dharna programme sharply nailed down the discriminatory attitude of the Govt. of India in not sanctioning yet the enhancement of family pension at a uniform rate of 30%, despite the recommendations of LIC board as far back as in September, 2019 and GIPSA management in December, 2021, although this benefit has been extended to public sector banks in the meantime. He also underlined the urgent need for introducing the benefit of updation of pension in the Public Sector Insurance as prevalent in the Central Government and RBI.

Com. Tapan Sen, General Secretary, CITU, while addressing the participants in the Dharna extended the full support of the Indian trade union movement in general and CITU in particular to the just demands and struggles of the Insurance Pensioners. Exposing the utterly anti-people and pro-corporate policies of the present regime, he said that these policies



are responsible for the current onslaught on social security including pension as well as on the public sector as a whole. He pointed out that the fate of the Insurance Pensioners is integrally linked to the struggle to defeat the anti-people, neo-liberal economic policy framework and to defend the public sector insurance. He called upon the Pensioners to join the Mazdoor Kisan Sangharsh rally scheduled to be held on 5th April, 2023 at New Delhi aimed at building up united resistance of the working people to the anti-people policies of the Government.

Com. Shreekant Mishra, General Secretary, AIIPA came down to Delhi all the way from Hyderabad to express his solidarity with the struggle of the Insurance Pensioners. Reiterating the decision of the 26th general conference of AIIPA held in Kolkata in the month of January, he said that AIIPA would go for strike action both in life and general sector if the just demands of enhancement of family pension @ 30% is not considered soon. He called for unity of the Insurance Employees and pensioners to realise the demands and sharply criticised the Central Government for its policy of discrimination and denial. He also called upon Insurance Pensioners and Employees to identify themselves more closely with the growing resistance movement of the working people against the anti-working-class, anti-people and anti-public sector policies of the present regime and called upon them to join the Mazdoor Kisan Sangharsh rally on 5th April 2023.

Coms J.Gurumurthy, Vice President, Ashok Tiwari, former President, PK Sharma, Joint secretary, Anil Kumar Bhatnagar, senior leader





& former Vice President, AIIEA and Girish Khurana, National Con- vener, Joint Forum of trade unions in PSGI Companies addressed the Dharna and called

for united struggle to realise the demands.

Com. Satanjib Das, who presided over the Dharna programme, congratulated the participants for making the Dharna programme massive success. He expressed confidence that through united struggles, the just and legitimate demands of the Insurance Pensioners would be realised. The Dharna programme that began at 10:30 am came to a close at 01.00 pm.

27th CONFERENCE OF LICPA KSDO

The 27th Annual General Conference of LIC pensioners' Association - Kolkata Suburban Division was held on 18 th March, 2023 at Kolkata Suburban Divisional Office with the participation of 150 pensioners and activists of KSDIEA.

The General Secretary of Pensioners' Association welcomed the pensioners and the guests. Com K. Venugopal, the former General Secretary of AIIEA while inaugurating the conference delivered an eloquent speech covering every aspect of political - social and economic issues of the country that jeopardized the life and living of common masses. He also addressed elaborately on the long pending issues of pensioners. Explaining elaborately the issue of investment pattern of LIC in the Indian stock market, he assured that LIC is a long term investor and has been earning rich profits from equity markets every year. Hence, policyholders have nothing to fear and their savings are safe in LIC.

He continued to say that we have to give our best to protect public sector insurance. His simple analytical speech mesmerized the entire auditorium.

Com Amitabho Ghosh, the general secretary of EZIEA, in his brief submission explained the motive of the power that be and our tasks is to expose the nexus between capitalists and ruling class which is detrimental to interest of the nation. Com Debaprasad Gayen, Vice President of AIIPA and leaders of fraternal pensioners organizations also greeted the conference. Com Ujjal Paul, general secretary, KSDIEA also placed an inspiring speech before the house.

The General Secretary of Pensioners' Association, KSDO, placed the Report of the Executive Committee and the treasurer submitted the Report of the Audited Accounts before the conference. A small number of members participated in discussion on the Report and Accounts and both the matter were accepted unanimously by the house. The conference greeted Com Sudhangshu Bhattacharya, Com Achyut Bhattacharya, Com Maya Bhattacharya and Com Bimal Das who attended the conference at the age of 80 plus years. The conference saluted them with a shawl sweets packet and a flower bouquet for their uninterrupted journey with the organization even after retiring from service.

The conference elected unanimously a 29 member strong Executive Committee headed by Com Bimal Das as President, Com Timir Baran Bhattacharya, as General Secretary and Com Sibapada Sarkar as Treasurer for the year 2023.

After giving vote of thanks by Com Sibapada Sarkar, the Conference ended with the speech of the president Com Bimal Das.



28th General Conference of SDIEU



Mazdoor, Protection of PSUs and Insurance Industry as a whole. He congratulated for the campaign floated by SDIEU for claim settlement & NOP for agents. He also emphasized on the weakness of organization and motivated all to remove weakness and strengthen the organization. Finally Gen. Secy. SDIEU summed up the debate and report and the audited statement for the year 2021 were unanimously approved. 17

The 28th General Conference of Shahdol Division Insurance Employees Union was held on 18th to 19th March 2023 at “Shubham Palace”, Shahdol (MP). The two days conference was inaugurated by Com D.R.Mahapatra, General Secretary, CZIEA.

The delegates’ session started with General Secretary placing the report on behalf of the executive committee. The discussion on the report of General Secretary, on behalf of Working Committee, was initiated by Com. Mayank Aditya, Jt.secy SDIEU. A total of 16 delegates from various branches, participated in the lively discussion. The delegate session was also addressed

by Com. Ajit Ketkar President, CZIEA, Com. Dharmaraj Mahapatra, Com. V.S.Baghel Jt. Secy. CZIEA, com. Sandeep Soni, Treasurer CZIEA and Com. Karan Sonkar (Jt. Treasurer, CZIEA). While addressing the conference the General Secretary CZIEA reiterated importance of Organisation, task given by AIIEA & CZIEA like campaign against IPO in LIC and the submission of charter for wage increase of 40%. He impressed upon the need for Unity of Kissan and

resolutions were passed unanimously. The units for their remarkable performance for claim performance and membership subscription. 6 sports persons from our division who participated in All India competition were also honoured with prizes and mementos. 28th Conference donated a sum of Rs.1100/- to “Andolan Ki Khabar” and 1100/- for “Insurance Worker.

The 28th conference unanimously elected Com. Abdul Hafeez Khan, Com. Swarnendu Das and Com. Shyamlal Rajak as President, General Secretary and Treasurer respectively for the ensuing term.



A Nice Gesture - Rs.5 L donated for Ashram Road

Shri Thota Chandrasekhara Reddy, Retired Manager, (L&HPF) LIC of India, DO, Kadapa has donated an amount of Five Lac rupees for construction of internal CC Road in Shri Ramakrishna Vanaprasthashram, Kadapa, AP. The road was inaugurated by Swami Bhitiharanand Maharaj ji, Secretary of Sri Ramakrishna Mat, Kadapa on 17th March, 2023.

AMBEDKAR JAYANTI AT HYDERABAD

ICEU Hyderabad and Secunderabad Divisions jointly organised 132nd Jayanthi celebrations across the two divisions. A convention was organised at Hyderabad in which Sri K.Ananda Chari, Editor, Navatelangana Book House participated as the chief guest. Com. K. Venugopal, Former General Secretary, AIIEA, Com. TVNS Ravindranath, General Secretary, SCZIEF along with other leadership of AIIEA and SCZIEF were part of celebrations. Com. L. Maddileti, President ICEU Hyderabad presided over the meeting.

Com. K. Venugopal garlanded the portrait of Dr. Ambedkar amidst reverberating slogans hailing Babasaheb. Com. Ravindranath greeted the gathering on this occasion and explained about the ideals Dr Ambedkar lived for and the need for enhanced unity of working class.

Sri. K. Ananda Chari spoke about "The cultural diversity of India". He explained elaborately about the cultural diversity of India that has been celebrated collectively by all the sections of society, irrespective of the faith they belonged to. He spoke

on the historical background of caste and religion that are embedded in Indian society. He was critical of the caste discrimination that has severe ramifications even in modern India. He said that no nation was built with single faith and the people with different beliefs constructed a country called India; but this collective culture was under attack. He also said that there were severe attempts to rewrite history to which the working class cannot be mute spectator.

Commemorating the occasion, a quiz competition was conducted among members of both the Divisions. Dignitaries awarded the winners of quiz with suitable mementos. Com D.S. Raghu, General Secretary, ICEU Secunderabad Division greeted the gathering. Cultural team of CB-22 rendered a beautiful song eulogizing Dr. Ambedkar.

The meeting which started with the initiation of Com. Guna Shekhar came to an end with the vote of thanks proposed by Com. G. Thirupathaiah Gen Sec ICEU, Hyderabad.

Relevance of Ambedkar Philosophy: Seminar at Cuttack

On the 132nd birth anniversary of Dr. Babasaheb Bhimrao Ramji Ambedkar, the Father of the Indian Constitution, a seminar on the "Relevance of Ambedkar's Philosophy Today" was jointly held by CDIEA, Cuttack, and OSGIEA on April 14, 2023, in LIC Cuttack Divisional Office premises. Addressing the seminar, Dr. Dhaneswar Sahoo, Retd Professor Philosophy of BJB College, Bhubaneswar gave brief description of the difficult life and excruciating experience of suffering, humiliation, pain, anguish, ostracization he has undergone before becoming a well-known figure.

He said that Ambedkar was an Indian jurist, economist, social reformer, and politician and is best known as the chief architect of the Indian Constitution. He said, his philosophy has got more relevance today as society is more divided, torn asunder based on caste and religion for political gains. He told Ambedkar did not fight only against

caste system but against social oppression and for social justice

Com RN Mallik, Joint Secretary of AIIPA and Former President of CDIEA also spoke on the occasion. Com (Dr) Santosh Kumar Mohapatra (CDIEA) and Com Krishna Chandra Behera (OSGIEA) jointly presided over the meeting. Com Prasant Kumar Nayak (org. Secretary CDIEA) gave introductory address. Com Debashis Nayak(OSGIEA) proposed vote of thanks. A large number LIC/GIC employees, pensioners, fraternal trade union leaders attended the seminar.





Magnificent Success of the Two-day Trade Union Classes organized by SCZIEF

The SCZIEF organized Two-Day Trade Union classes for the Divisional Level Leadership of its Units on the 15th & 16th of April 2023 at Hyderabad. The classes were a tremendous success with the enthusiastic and committed participation of around 130 comrades including 25 women from all the 17 Divisional Units. **Com. Shreekanta Mishra, General Secretary, AIIEA; Com. K Venu Gopal, Former General Secretary, AIIEA and Com. Amanulla Khan, Former President, AIIEA** were the distinguished faculty for the classes. **Com. P Satish, President, SCZIEF** acted as the Principal for the classes.

The proceedings started at 10.30 a.m on 15th April 2023, with Com. R Srinivasan, Treasurer, SCZIEF welcoming all the participants. In his introductory remarks, Com. TVNS Ravindranath, General Secretary, SCZIEF gave a brief account of the background and the purpose of the classes. There is great need to strengthen the organization qualitatively and keep it battle trim, he informed. The TU classes are a part of the process of cadre building, by imparting proper ideological orientation to the leadership, he said.

Com. Shreekanta Mishra, dealt the topic “Challenges before the Insurance Industry and Tasks Ahead”, in the first session on 15th April, 2023. He very succinctly, explained how the Insurance Industry is, today, under severe attack from the International Finance Capital, Government policies and the irrational proposals of IRDAI. He informed that despite the economic slowdown in the country and the adverse impact of the Adani exposure, LIC registered stupendous

business performance as at 31.03.2023, reflecting the unflinching trust reposed by the people in LIC. But, the government is hell bent upon dismantling the public sector insurance industry, he noted. He analysed as to how IPO is against the foundational objectives of LIC, and how preponderance was given to shareholders’ interest over that of policyholders.

He exposed the machinations of the IRDAI, which, at the insistence of the government, is trying to bring about changes in the existing rules to favour the private insurance companies, at the expense of the public sector insurance industry. He ridiculed the IRDAI’s argument that more private insurance companies are needed to enhance the insurance penetration in our country. Insurance penetration is directly linked to purchasing power of the people, he said. He lambasted the devious attempts to implement Portability of Agents, efforts to reduce the commission paid to Tied Agents, bringing down Solvency Margin etc. Domestic savings play dominant role in the self reliant economy of our country and there is a great need to protect the domestic savings.



He concluded by asking the participants to enhance user interface (UI) and user experience (UX), for better customer retention and customer loyalty.

Com. K Venu Gopal, handled the class on the topic, **“Organization and Functioning of Units”**, in the afternoon session on 15th April, 2023. His insights on this subject and his complete authority on organizational matters truly enriched the participants. Tracing the evolution of AIEEA and its onward march for 72 years, Com. K Venu Gopal brilliantly explained the need to organize the organization from time to time. While dealing the subject, he made a distinction between the members, cadres and leaders and detailed as to how AIEEA has emerged as cadre based organization, where the interests of members are Pivotal.

He highlighted the sacrifices courted by legendary leadership of AIEEA, especially, Com R.P.Manchanda (Former President, AIEEA) and K.V. Srinivasan (Founder President, SCZIEF) and exhorted the participants to emulate from their lives. He underscored the need to develop camaraderie among leaders, cadres and the need to work in unison, with ideological understanding. He stressed on the significance of collective functioning and termed it as pre-requisite for the success of union at various levels. Com. K Venu Gopal exhorted the leadership of divisions to consciously plan for Trade Union classes for leadership of all units, especially for new recruits. He called upon divisional units to conduct Trade union picnics, get together meetings of family members of employees.

Com. Amanulla Khan lectured on the topic **“The present Situation and the need of Working class Unity”**, in the final session of the classes, on 16th April, 2023 morning. He gave a lucid analysis of the prevailing Socio, Political and Economic situation in the country. While describing the present times as ‘terrible ones’, he told that the unity of the working class is threatened as never before. The greatest challenge, today, is the attack on diversity of the



country. He cautioned, for being mindful of the Divisive trends and Communal Polarization that is taking place all around, which had a direct bearing on the unity of LIC employees, also. By naming the country as a ‘Garden of Multi-Coloured Flowers, he noted that the cultural syncretism of the country is sought to be demolished. He expressed anguish on the deleterious developments taking place in the country, which are undermining the critical thinking of the people and expressed concern about the brazen attempts to muzzle the dissent of the people. He illuminated on the difference between Patriotism and Nationalism with his incisive analysis. He cautioned on the dangers posed by growing communalism and inequalities in the country. History is being falsified to create a wedge between the people. We are living in an age of unreason and irrationality, he commented. He suggested for utilizing the Social Media judiciously and innovatively, to advance the view points of Progressive Sections on various issues confronting Indian society. He called for democratizing one’s self and democratizing the organisation. When right to democracy is lost, right to life is lost, he cautioned. Enhancing the understanding through reading, in order to counter the falsehood with truth and reason, is the need of the hour, he exhorted.

The 2 day Trade Union classes have undoubtedly enlivened the spirits and enthusiasm of the leadership of all units and gave confidence to face the challenges ahead, with ideological conviction and understanding. Com. TVNS Ravindranath, while summing-up, called upon the units to take the message of the classes to the rank and file of the membership, by conducting TU classes at all places. The Two-Day programme concluded with Com. Rajesh Singh, Assistant Treasurer, SCZIEF proposing the vote of thanks.

(Report by: TVNS Ravindranath)





Trade Union Classes of WZIEA at Mahabaleshwar A Great Success

The Trade union classes organised by WZIEA at Mahabaleshwar on 15th and 16th April 2023 was a huge success. Leadership of the Divisional units of WZIEA from Gujrat, Maharashtra and Goa including some young comrades recently recruited in LIC participated in the classes with great enthusiasm. Eminent speakers from AIEA leadership spoke on different subjects. Total 98 comrades including 15 women comrades participated in the classes. The participants got lot of information and inputs in these 2 days.

Com.A G Dhokpande, President WZIEA, served as a Pricipal over the first session of the Seminar. Before that the General Secretary of WZIEA briefly explained the idea behind organising the Trade union classes and requested the participants to take maximum benefit from the submissions of all the speakers.

In the morning session on 15th April 2023, Com B S Ravi, Treasurer, AIEA guided the participants on the topic **“Challenges before Pubic Sector Insurance**

Industry in present situation.” Com Ravi elaborated on the challenges faced in the past and how AIEA overcame those challenges and also elaborated on the present day challenges and how AIEA can overcome these challenges. He narrated about the journey of LIC from 1956 to 2023.

In the afternoon session Com V Ramesh, President, AIEA, guided the participants on the topic **“Functioning of Trade Union in present political and economic situation.”** **Com H J Popat, Vice President, AIEA served as a Principal of the class.** Com V. Ramesh stressed that Divisional leadership should function collectively and keep itself updated on latest political and economic situation. He pointed out the weaknesses of the organisation and appreciated the achievements. He gave lot of examples on how to organise the organisation.

Com H I Bhatt guided the class on the topic **“Communalism – A challenging issue.”** **Com C R Tiwari, Vice President, WZIEA served as a Principal of the class.** While speaking with the most sensitive





but essential subject, ComH I Bhatt alerted the class about the religious bigotry being propagated by the current political dispensation and get aware to fight it out. He underlined the basic principles of the Governance and explained the boarderline and limits between religion and state power explaining dark age period from 6 th century to 14 th century.

On 16th April 2023 the morning session Com Sreekant Mishra, General Secretary, AIIEA, guided the class on the topic **“Understand the National Policy on economy and its effect on people.”** Com H I Bhatt served as a Principal of the class. Com Mishra beautifully placed the facts and figures related to general public of India before reforms in the year 1991, and after the reforms. He begun with per

capita availability of food grain during before pre-independence period 1987-1902. He beautifully presented about 30 years economic reforms and the role of international finance capital during this period. Com Mishra spoke about the ill effects of economic reforms and exhorted the members present to fight these reforms till end.

In the second session Com Dhokpande, President, Western Zone, guided the house on the topic **“The functioning of units in Western Zone.”** Com NiravKhankar, Joint Secretary, WZIEA served as a Principal of the class. Com Dhokpande expressed his concern over the deterioration in the functioning of AIIEA units in Western Zone and exhorted members present to make AIIEA strong in Western Zone. He reviewed the work pattern of the units and guided the Divisions for smooth functions of the organisation.

The Trade Union Classes came to an end with Com S Y Bhujbal giving vote of thanks.

Comrades of Satara and Pune Divisions worked hard for the success of the Classes and it ended on a high note in the evening of 16th April, 2023. Com V S Nalavade, Vice President, AIIEA was also present in the classes as participant.

Women’s Day Celebration at Visakhapatnam

As per call given by AIIEA and SCZIEF weeklong programs were conducted in Visakhapatnam Division to mark IWD - 2023 in a befitting manner.

On 2nd March, a Health Check-up and Health Talk to agents particularly to women agents was held at Divisional office premises participated by nearly 60 agents. The participants expressed their happiness for conducting an exclusive medical camp for Agents.

On 4th March nearly 50 women comrades across the Division participated in MLC election campaign for the victory of our Pdf candidate, Dr. Koredla Ramaprabha.

On 8th March, Canvas Signature programme was held at the Divisional

Office condemning violence against women in all forms. This program was inaugurated by Dr. Shri.G.Sudhakar Babu, Sr. Divisional Manager and signed by a number of officers, employees and those visiting the office on that day. This was a very



successful program.

A Business motivation call for women agents was given from 1st March to 7th March. It was well supported by the Management. All our women comrades across the Division were involved in motivating the agents to secure business. The felicitation programmes were led by our women and all qualified agents were honoured in their respective branches on 8th March. The agents who had procured 12 and more policies from across the Division were honoured at Divisional Office along with their spouses by our Women employees of Divisional office.

The No.of women agents qualified in the competition all through our Division were 2047. They had procured 4680 policies during this period. 26 women agents qualified for felicitation

at Divisional Office.

This part, some solidarity programs were also undertaken. Vizianagaram branch women employees distributed utensils as requested by an educational trust.

Garividi branch women employees distributed ceiling fans to deaf & dumb school.

Chodavaram branch women distributed sweets to children in prema orphanage.

City branch 1(671) women employees distributed groceries to mentally* *challenged school children. City branch 3(710) women employees distributed sarees and bedsheets to women orphanage at GVMC. Divisional office unit distributed medicines to needy patients*.

These programs were very successful and came for wide appreciation from all sections of the society.

International Women's Day Celebration at Udupi

Insurance Employees' Union, Udupi Division with the leadership of Women Sub Committee, celebrated International Women's Day at the premises of Divisional Office on 8.3.2023. Com. Nirmala (Convenor) addressed the gathering and highlighted the importance of International Women's Day, narrating its origin and path of struggle in protecting women's rights.

Two programmes were chalked out to mark the occasion.

On 18.03.2023, the Women Sub Committee visited an orphanage home 'Appa Amma Anathalaya' at Brahmavar and donated necessities for the use of inmates. Com. Nirmala (Convenor) wishing the inmates said, it was the custom of the Union to help the needy on the occasion of International Womens Day, every year and requested to accept the donations. The supervisor of Orphanage, Sri Prashanth Poojary detailed their efforts in rehabilitating the orphans and thanked the Union for the inspiring help.

As a second programme the Women Sub Committee visited

an old age home 'Snehalaya' in the same town and offered beddings and other household needs. Com. Nirmala addressed the inmates at a small function held there and said it was the social obligation of the Union to help the less-privileged people in the occasion of International Women's day, every year. Accepting the donations, Sri Aneesh, supervisor of home, thanked the Union for their continuous help and wished the Union best in their noble mission.

Similar programme was held at Koppa Base Unit of the Division, where a printer and a photocopier worth Rs. 20,000/- was donated to Govt. Higher Primary School, Koppa under the leadership of Com. Gopal (President) and Com. Jagadeesh (Secretary).



Public Sector Banks have set a target for the sale of flagship government insurance schemes PMJJY and PMSBY for the financial year 2023-24. There are about 8.3 crore beneficiaries under PMJJBY and 23.9 crore under PMSBY, as of now. Last year, the finance ministry revised rates from Rs 330 to Rs 436 under PMJJBY and from Rs 12 to Rs 20 for PMSBY, effective June 1, 2022. Department of Financial Services Secretary Vivek Joshi exhorted the PSBs to achieve the targets allocated to them under the various schemes for financial inclusion in a time-bound manner. Claims of Rs 15,500 crore have been paid under these schemes as per the Central Government. The department of financial services is rolling out a three-month campaign starting April 1 to achieve saturation under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY).

IRDA releasing the list of Domestically Systemically Important Insurers (D-SIIs) for the year 2022-23 says "LIC, GIC Re., and New India continue to be identified as Domestic Systemically Important Insurers (D-SIIs), as in the 2021-22 list of D-SIIs". D-SIIs are perceived as **insurers that are too big or too important to fail**. IRDA further says "this perception and perceived expectation of government support may amplify risk-taking, reduce market discipline, create competitive distortions, and increase the possibility of distress in the future. These considerations require that D-SIIs be subjected to additional regulatory measures to deal with systemic risks and moral hazard issues. The D-SIIs are being subjected to enhanced regulatory supervision. Given the nature of their operations and systemic importance of the D-SIIs, these three insurers have to carry forward their efforts to raise the level of corporate governance; and identify all relevant risks and promote a sound risk management framework and culture".

The IRDAI has notified its regulations whereby, the policy segment wise ceiling on commissions payable to the distributors has been abolished. As per the new regulations, there will be only one ceiling, that is the Expenses of the Management and insurers' spend has to be within that ceiling. What was being done in a clandestine manner by the industry players, IRDAI has legalised the same with the new norms. Earlier the private companies have been paying their distributors over and above the specified limits. These new norms will affect adversely the public sector insurers and be an advantage for mid and large sized

INSURANCE NEWS in brief

■ A.M. Khan, Dharwad

private insurers. **It seems that this step is to make their wrongs right. No more the insurance companies will get notices from GST authorities and penalization from IRDAI. The poaching of the agents by the big private insurers will increase.**

The parliamentary panel has said in the report that the solvency position of three major Public Sector General Insurance Companies (PSGICs) namely National Insurance Co. Ltd, United India Insurance Co. Ltd and Oriental Insurance Co. Ltd is still strained."The Committee are concerned about the financial health of General Public Sector Insurance Companies, as despite measures such as focusing on pursuing profitable business including motor and health portfolio, improving risk management practices, monetising the commercial and residential assets not in use, modernizing and upgrading IT systems, capital infusion etc., the desired results do not seem to be appearing," said the Demand for Grants report (2023-24) by Standing Committee on Finance. The slide by the Public Sector General Insurance companies has continued 2022-23 fiscal year too. It has further lost its market by 2 percent. As at 31-03-2023 the four public sector general insurance companies now account for less than a third of the non-life insurance market.

The IRDAI has granted certificates of registration to Acko Life Insurance and Credit Access Life Insurance. With the entry of these two firms into the space, the number of life insurance companies goes up to 26. Another 20 applications are in pipeline at various stages of registration in life and general and reinsurance segments. Acko already operates a general insurance company named Acko General Insurance. Credit Access Life Insurance shoots out from Credit Access Grameen Limited which is the largest microfinance institution of India, which has the largest microfinance market share in the world.

As per a recent Report by Sigma Re, "property catastrophe re/insurance rates rose to close to 20-year high in January 2023 renewals, continuing a trajectory that began in 2018. Demand for covers has grown as natural disasters continue to wreak property damage across the world. Natural disasters resulted in global economic losses of USD 275 billion in 2022, of which USD 125 billion were covered by insurance, the fourth highest one-year total.

PUBLIC SECTOR BANK WORKERS PROTEST PRIVATISATION AND OUTSOURCING :-

Thousands of Bank employees, members of Bank employees Federation of India (BEFI) demonstrated in New Delhi on April 4th over privatization of Government owned Banks and related issues. Protesters travelled from West Bengal, Tamilnadu, Kerala, Tripura, Andhra Pradesh and other places across India. Workers opposed the outsourcing of permanent and contract work, insufficient recruitment levels and want the old pension scheme (OPS) reinstated.

*

ODISHA STATE CONTRACT TEACHERS DEMAND PERMANENT JOBS:-

Thousands of Odisha government school contract teachers demonstrated outside the state assembly in Bhubaneswar on 4th April to protest employment discrimination. About 20000 contract teachers were appointed as High School teachers in the state during 2016 and despite numerous promises from education authorities, have not been made permanent. The teachers association said that their colleagues in other districts would participate in the protest, which will continue their demand for permanency is granted.

*

BLINKIT DELIVERY EXECUTIVES SERVICING:- 50% Of the stores in the NCR area are on strike since 12th April 2023, demanding Roll back of recent changes made to delivery incentive structures in the region.

*

UNIONIZED ELECTRICITY WORKERS :- The power sector employees in Telengana State would go on strike from 17th April to demand revision of pay & allowance.

*

MASSIVE WORKERS & FARMERS RALLY PREPARES FOR INTENSIFYING MOVEMENT :

Over a lakh workers peasants and Agricultural workers protested at the Ramalila grounds in Delhi on 5th April organized by Mazdor-Khan sangharm Rally called by Centre of Indian Trade Unions (CIN), All India Kishan Sabha (AIKS) and All India agricultural workers union (AIAWU). Arriving from different states of the country, came to voice their demand for an end to the ongoing assault on their means of livelihood and for policies that allow access to education, health care and a dignified life for them and their children. The united action of the workers and peasants expressed determined protest against the

WORKING CLASS Struggle

■ S. Sridhara, Mysore

hatred and anger against the Central Government in destroying the wealth of the Nation and to distract attention from the grave economic crises engulfing the lives of the working people.

*

MEDICAL WORKERS CONTINUE ON GOING INDEFINITE STRIKE AND RALLIES ACROSS RAJASTHAN STATE :

The purpose of the strike action is to demand the Government withdraw its implementation of the 2022 right to health bill. Organizers commenced an indefinite strike work stoppage on March 19th. However, on 4th April they cancelled the strike after reaching a consensus with the State Government.

*

ELECTRICITY WORKERS TO HELD PROTEST ON 28TH MARCH IN CHENNAI:

Power workers marched to the Tamilnadu State Secretariat in Chennai demanding restoration of old pension scheme and other demands. Similar protest are also planned in Haryana State on 21st April by retired workers demanding OPS. Similarly, Maharashtra Government staff began indefinite strike from 14th March on the same issue.

*

RELAY HUNGER STRIKE BY TTD FOREST WORKERS ENTERS 885TH DAY :-

As the relay hunger strike of the Tirumala Tirupathi Devasthanams Forest workers at Alipiri reached its 885th day on 12th April 2023, the workers condemned the State Government and the TTD board for not implementing the TTD Board resolution and High court orders. Hundreds of workers of the TTD have been striking over long pending demands, including service regularization of contract workers and time-scale implementation for outsourced workers. Though workers began the strike under the Banner of CITU, during the course of struggle, they garnered support from all political parties.

*

HUNDREDS OF RETRENCHED WORKERS OF FORD MOTORS PROTEST IN AHMEDABAD:-

On 13th April 2023 hundreds of retrenched workers held a protest before the office of Deputy Labour commissioner at Khanpur in Ahmedabad.

*

UP ELECTRICITY DEPARTMENT STRIKE DISRUPTS HEALTH SERVICES IN RAE BAREILLY CHAKKA JAM IN VARANASI:-

The strike of Electricity department employees across Uttar Pradesh held from 19th March 2023 over the selection process for Chairman and the Managing Director in Power companies and pay Anomalies.

- ▶ According to a report by Bank of England's Financial Policy Committee, the UK Pension fund crisis was quelled with a major BoE intervention into bond markets, and it has a similarity with the SVB crisis and closure. According to report, the UK pension crisis was different in form but was sparked by the same cause – higher interest rates initiated by central banks, in the name of fighting inflation but, directed at trying to push back the upsurge of the working class in support of wage demands. To meet their obligations, pension funds on the recommendation of financial authorities, had adopted a strategy known as liability – driven investment (LDI) in which they invested heavily in government bonds. When the Truss government sought to fund massive tax cuts for Corporations and the ultra-wealthy by increasing debt, interest rates on bonds rose sharply and their price fell, and the pension funds were faced with major losses on their holdings. But pension funds were by no means the only area of concern. The report also pointed out to the fast-growing global private credit market where interest rates tend to be higher, meaning that loans are “more vulnerable to a deteriorating macro environment”. It also called for “urgent work” to be undertaken globally to ensure the resilience of non-banking financial markets.
- ▶ According to the latest World Economic Outlook report of IMF, the world economy is nowhere near a return to pro-covid growth rates and is under continual threat that a major financial crisis can rapidly upend whatever limited expansion there may be. The IMF forecast, “feeble and uneven” global growth of just 2.8% this year, compared to the 3.4% last year with the major economies expanding by only 1.3%. It forecast a slow rise until the growth rate reached 3% five years out of “the lowest – medium term forecast in decades”. According to IMF's Chief economist, Pierre-Olivier Gourinchas, though the world economy appears to be gradually recovering, “below the surface, however, turbulence is building, and the situation is quite fragile, as the recent bout of banking instability reminded us”. Inflation, he said, was “much stickier than anticipated even a few months ago, downside risk dominated and “the fog around the world economic outlook has thickened”. He also said it was “worrisome” that the “sharp policy tightening” of the past 12 months was starting to have “serious side effects

ECONOMIC Tid Bits

■ J. Suresh, Mysore

for the financial sector” because it “triggered sizeable losses on long term fixed income assets”. The stability of any financial system hinges on its ability to absorb losses without recourse to taxpayers' money. By this measure, the global financial system is heading for bankruptcy. While government funds were not directly used,

massive financial resources had to be mobilised both in the British Pension Fund and bond market crisis of last year and the collapse of Silicon Valley Bank and Signature Bank.

- ▶ The latest round of financial turmoil – the collapse of the Silicon Valley Bank (SVB), the second largest bank failure in monetary terms in US history and the forced take over of Credit Suisse has raised again long-standing issues about the stability of the global financial system and the role of dollar as the world's reserve currency. Questions were raised a year ago when US and European sanctions, imposed after the launching of military operations in Ukraine by Russia, resulted in freezing of around \$ 300 billion in financial assets held by the Russian Central Bank. It sent a shiver of fear through the central banking world. If it could happen to Russia, because of the role of the dollar, it could happen to any country that crossed the US path in the future. There was already the experience of Iran where the USA under the Trump administration was able to enforce unilateral sanctions, despite the European objections because of the dollar supremacy. Though the prospect of another currency replacing dollar as the global currency, but there is a more likely scenario that it could “suffer weakness by a thousand cuts”. There are indications that such a process is underway. China and Russia are now conducting two-thirds of their trade, in their own currencies. China has made a deal with Saudi Arabia that it can pay for oil purchases in Yuan, the first time in 50 years Saudi Arabia has accepted for payment other than dollar. Brazil, the largest Latin American economy, for which China is its largest trading partner coming in at around \$150 billion a year is embracing Yuan. The proportion of dollar in central banks currency reserves has fallen from 72% in 1999 to 59% today. While its position in trade transactions is weakening, the dollar continues to dominate financial markets controlling 90% of foreign exchange transactions.

For our FIELD FORCES

■ Arivukkadal, Thanjavur

LIC's profit: In FY 21, LIC's profit booking from the equity market stood at a whopping Rs.36,000 crore. In FY 22, it stood at Rs.42,000 crore. For FY 23, though the final figures have yet not been disclosed, the equity profit booking is expected to touch Rs.40,000 crore. **This is despite the fact that the market has been volatile** over the recent sessions due to global headwinds and turmoil in the US banking sector.

Tremendous growth: LIC has recorded a Rs.65,500 crore gain in market value from its investments in the top 10 publicly traded companies in the year ended 31 March, **outperforming the benchmark indices. LIC's contrarian investment approach has enabled it to register gains even amid a market decline**, a feat that many fund managers might struggle to replicate.

Vital Support: LIC plans to invest a record Rs.2.4 trillion across markets, including shares of locally traded companies, in the year starting 1 April. This will not only be the **largest ever investment by LIC** but also help it in maximizing returns for policyholders and profits for shareholders and also **work as a vital support system for Indian markets** in FY2024. LIC's planned investment will also flow into government of India issued securities or G-Secs, state-development loans, certificates of deposits, commercial papers and debentures.

Investment cap: LIC is planning to cap its debt and equity exposure in individual firms, group companies and companies that are backed by the same promoters. This is being done to lower concentration of risk after it faced criticism over its investment in Adani Group companies.

LIC Mitra: LIC Mitra, developed by CoRover.ai, is powered by technologies such as Artificial Intelligence(AI), Machine Learning(ML) and Natural Language Processing(NLP) to understand and respond to users' queries in multiple languages. The technology allows users to interact with LIC Mitra even with voice, thus taking the digital transformation to another level. LIC Mitra allows users to know about LIC products, past premiums paid, upcoming premiums, policy maturity date and much more. Also, it provides answers to insurance-related general queries. To get these details, users only need to enter the insurance policy number and date of birth and the technology takes care of the rest. This is only the first phase of LIC Mitra's AI virtual assistant. Many more innovations are in the pipeline and will be launched soon.

Systemically Important: IRDAI has announced that Life Insurance Corporation of India, General Insurance Corporation of India, and New India Assurance Co are considered Systemically Important Insurers (D-SIIs) and noted that they are viewed as being "too big or too important to fail."

New Companies: IRDAI has granted certificates of registration to Acko Life Insurance and Credit Access Life Insurance. Now the number of life

insurance companies goes up to 25, after remaining stagnant since 2011. Another 20 applications are in pipeline at various stages of registration in life, general and reinsurance segments. IRDAI has also given licence to Kshema General Insurance, a General insurer for the first time since 2017.

Jio's entry: Jio financial Services is all set to enter insurance business in India. It has started recruiting resources and is expected to 'soon' approach the IRDAI for a license. The company will be venturing into life, as well as non-life businesses and the roadmap will be unveiled in the forthcoming AGM. Companies like LIC are also expected to alter their strategy in light of the Jio entry into insurance business.

Direct Plans: IRDAI has introduced direct plans in insurance from April 1, 2023. So far, while insurers are allowed to sell insurance policies directly to the policyholders, there is no reduction in premium. However, IRDAI has now clarified that insurers will have to pass on this benefit to the policyholders, which means premium for these plans should be less to the extent of agency commission.

Commission ceiling: Removing the commission cap allows PSBs to accept higher commissions transparently, which would mean several activities among life insurers to open up new partnerships in the public sector banking space. Although the commission cap has existed, companies have been working around the rules to pay higher compensation to private distributors under other heads of expenditure. Because of concern over vigilance authorities, PSBs prefer to follow a transparent tendering process to get the best bids for partnership. Freedom to offer higher commissions might result in aggressive unlisted life insurers within the management expenses limit, offering higher commissions in common channels.

Advantage Insurance: Finance Bill 2023 has made major changes to debt mutual funds, which relates to exclusion of long-term capital gains and indexation benefit. The announcement can make long-term savings life insurance products more attractive than debt fund schemes again.

Com J.VIJAYA, former Joint Convener SZWWCC Retires



Com J.Vijaya, a prominent leader of Madurai Division who served the organization in various capacities and the Zone as Joint Convener of SZWWCC retired from LIC of India on 31.03.2023. A felicitation program was organized to honour her 30.03.2023. Hundreds of comrades and Leaders and cadres of fraternal trade unions in Madurai city attended and greeted her. On this occasion, Com M.Girija, Joint Secretary, AIIEA, Com T.Senthilkumar, General Secretary, SZIEF, Com K.Swaminathan, former General Secretary, SZIEF and a number of other prominent leaders spoke of her valuable

contribution to the organization. Com J.Vijaya in her speech thanked the AIIEA for making her understand the true meaning of life and giving her an opportunity to serve the organization. She donated significant amount of funds to ICEU, Madurai Division, Insurance Worker, Theekkathir daily and to other left and progressive organizations. Com N.Sureshkumar, President presided over the function. Com S.Renuga, Assistant Treasurer welcomed the gathering and Com S.Nagarajan, Joint Secretary proposed the vote of thanks.

CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
August 2022	130.2	374.98	8559.16
September	131.3	378.14	8631.48
October	132.5	381.60	8710.36
November	132.5	381.60	8710.36
December	132.3	381.02	8697.22
January 2023	132.8	382.46	8730.09
February	132.7	382.18	8723.51

Base 1960=Base2001x22.8259
Base 2001=Base 2016x2.88

DONATIONS

TO INSURANCE WORKER AND AIIEA

Com. D.Suresh,Mundakayam BO	Rs.1000
Com. Swaminathan V, Trichy Brn-1	15000
Com S. Padmavathi Asst,Tanuku Branch	5000
Com M.Rajan, Kozhikode divn	5000
Com P K Leela Devi, Thrissur	2000

Insurance Worker heartily thanks these comrades for their love and affection

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*Let us not pray to be sheltered from dangers
but to be fearless when facing them*

- Gurudev Rabindra Nath Tagore



With best compliments from:

**West Bengal State General Insurance
Employees' Association, Kolkata**

**IF MAN WOULDN'T THINK FOR MAN,
WITH LITTLE SYMPATHY
TELL ME WHO WILL, MY FRIEND?
IF WE TRY TO BUY OR SELL HUMANITY,
WON'T WE BE WRONG, MY FRIEND?**

- Dr. Bhupen Hazarika



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